2011

FLeaTS User Manual

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Firstfolio Limited
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FLeaTS **4**

Installing FLeaTS **4**

Where to get help **5**

Logging on and changing your password **6**

Creating a new client **8**

Creating a new record for a returning client **9**

Your client list **10**

Opening, editing and updating a client record *10*

Creating a split lead *11*

Editing Client contact details *11*

Adding additional contacts to a client's record *12*

Receiving a company generated lead *13*
The Lead Sheet 14

Lead statuses *15*
Lead status usage 15

Create a custom view *16*

Sending an email from FLeaTS *18*
Sending an email to a single client 18
Sending an email to a group of clients 19
Creating standard email templates 20
Sending a standard email 21
Sending an appointment email 23

Reassigning a lead *24*

Deactivating a lead *24*

Reactivating a lead *25*

Searching for policy, forms and lender information **26**

BloomSEARCH *26*

Invoicing and financial **28**

Claiming your commissions 28
Draft Invoice 29
Final Invoice 29
Income forecast 29
Past invoices 29
Claiming exceptions 30

Creating and maintaining lender accreditations **31**

Adding an accreditation 31
Editing and deleting lender accreditations 31

Loan Comparison Software and Product Information **32**

Product matrix *33*

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Accessing the loan matching system from current record *34*

Accessing the loan matching system for a new prospect *34*

Qualify your client *37*

Find the appropriate loan *38*
What if scenario 42

Product features comparison *43*

Provide your customer with a quotation *43*
Amending a quote 45

Emailing the quotation and other information to your client *46*

Printing your quotation and comparisons *47*

Create new client from loan scenario and prospect *48*

NCCP compliance **49**

Forms *49*
Client Needs Analysis Form (CNA) 49
National Finance Broking Agreement and Appointment to Act (FBA) 50
Accessing Forms 50

Create a contacts database **53**

Backing up your records **55**

Reporting a problem **56**

Menu Glossary **57**

Top menu bar *57*

Side menu bar *58*

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FLeaTS

FLeaTS consists of several components including:

1. Client Relationship Management (CRM)
2. Commission management and financial forecasting
3. Sales and lead management and tracking
4. Loan matching and comparison software

This manual is designed to provide you with an overview of the workings of the software and a guide as to how to get the best out of it. FLeaTS, if used to its maximum will provide you with tools that will help you to improve your business.

Installing FLeaTS

Once you have been provided with your user ID and password you can install FLeaTS onto your computer. There is no limit to the number of computers you can install the system on; however, if using multiple computers you will need to ensure that you 'Exchange' your data both before leaving one computer and again before starting work on another.

You can install the system from the following website:

http://www.echoice.com.au/fleats

Full instructions for the installation are contained on the web page.

You can also install the add-on link to the Pisces online lodgement system from this page. However, prior to doing so you should ensure that you have the necessary permission to do so and also that you are aware of the ongoing costs associated with this facility (if any).

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Where to get help

A complete manual for both FLeaTS and Pisces Electronic Lodgement is available for download from the Firstfolio website at:

http://www.firstfolio.com.au/partnering-services/bloom

Additional assistance is available from:

For installation problems:

- John Nielsen on 1300 883480

For help with system use:

- **Email**: fleats.support@firstfolio.com.au
- **Broker Help Line:** 1300 883480
- **System "Bug Button"** from within FLeaTS
- **Pisces Help**: 1300 135 970 (For online lodgements only. For issues relating to accessing Pisces from FLeaTS please use one of the above contacts.)

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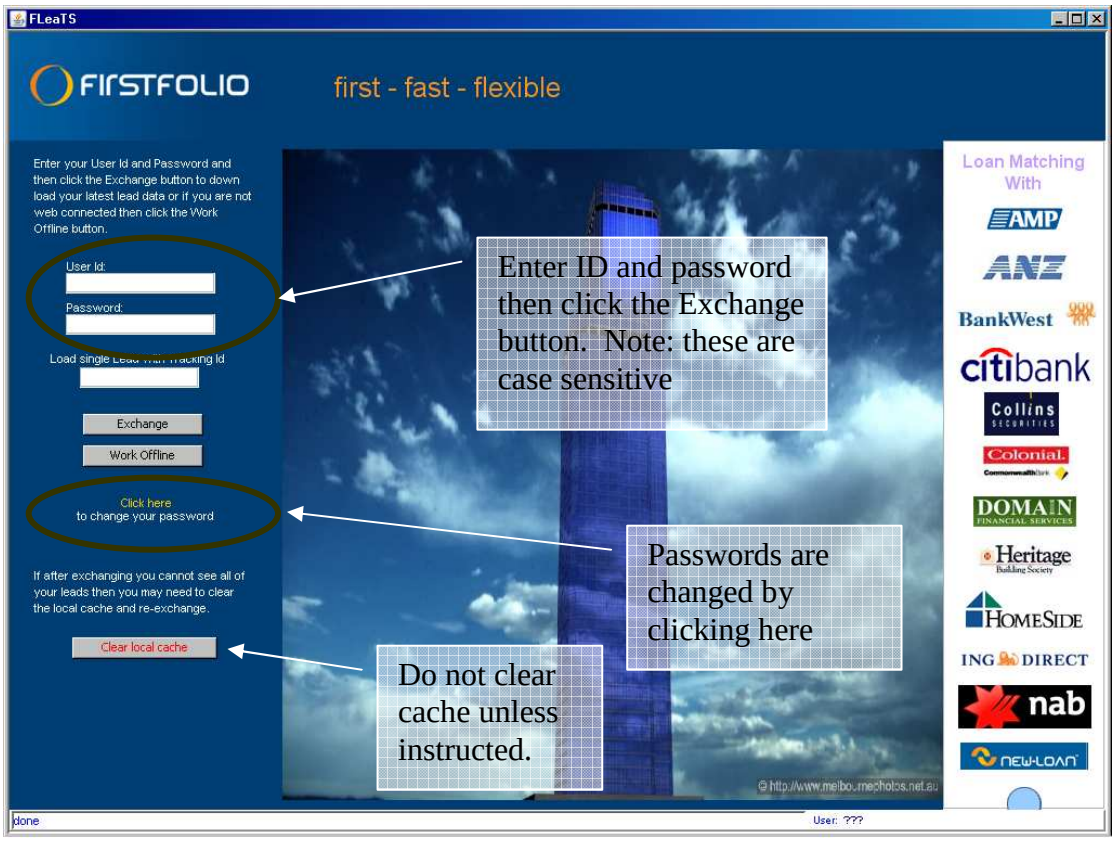
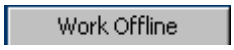
Logging on and changing your password


FLeaTS
FIRSTFOLIO
first - fast - flexible
Enter your User Id and Password and then click the Exchange button to down load your latest lead data or if you are not web connected then click the Work Offline button.
User Id:
Password:
Exchange
Work Offline
Click here to change your password
If after exchanging you cannot see all of your leads then you may need to clear the local cache and re-exchange.
Clear local cache
Enter ID and password then click the Exchange button. Note: these are case sensitive
Passwords are changed by clicking here
Do not clear cache unless instructed.
Loan Matching With
AMP
ANZ
BankWest
citibank
Collins
Colonial
DOMAIN
Heritage
HOMESIDE
ING DIRECT
nab
NEW-LOAN
done
User: ???

Note: If you are working offline you need to click the 

button instead of the Exchange button.

Tip: 3 unsuccessful attempts to log in will cause your access to be frozen. If this occurs you need to contact your administrator to unlock your account.

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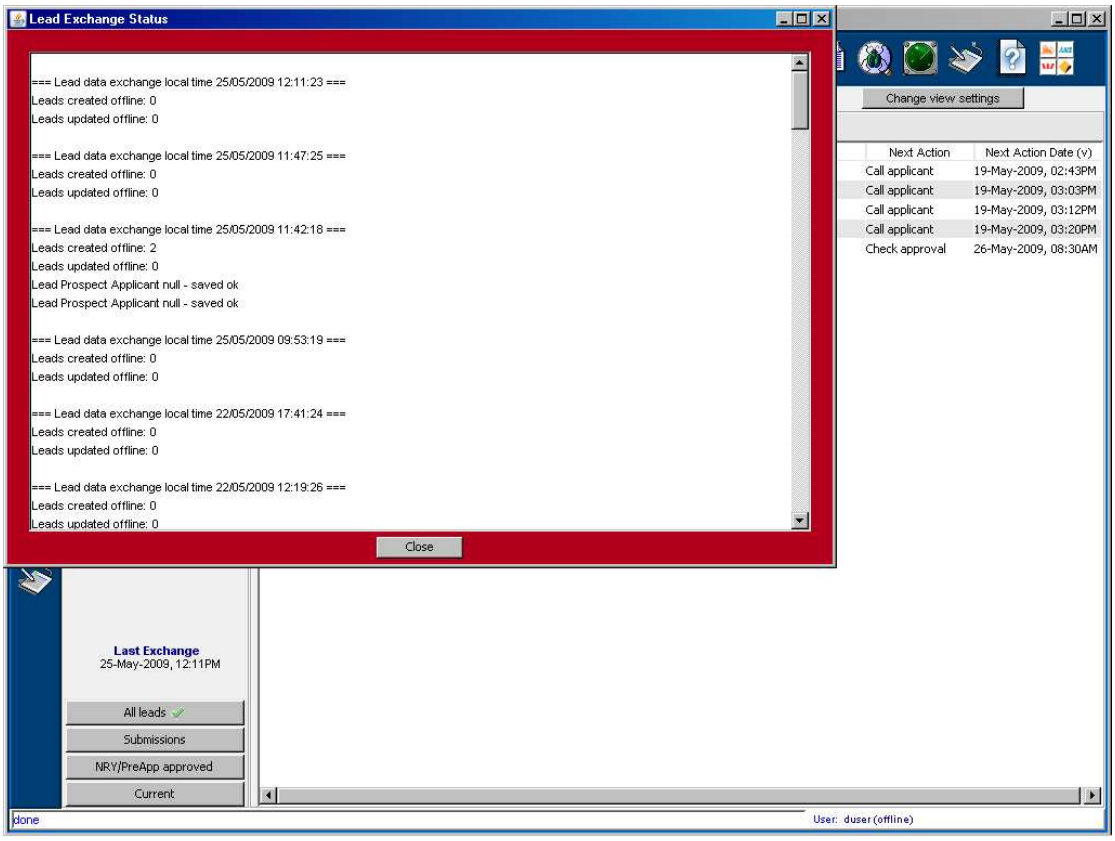
When logging on at a clients home it is preferable to also enter that customer's lead number and click on . By doing this you avoid displaying your entire client listing. The only customer displayed will be the one you have selected.


Lead Exchange Status
=== Lead data exchange local time 25/05/2009 12:11:23 ===
Leads created offline: 0
Leads updated offline: 0
=== Lead data exchange local time 25/05/2009 11:47:25 ===
Leads created offline: 0
Leads updated offline: 0
=== Lead data exchange local time 25/05/2009 11:42:18 ===
Leads created offline: 2
Leads updated offline: 0
Lead Prospect Applicant null - saved ok
Lead Prospect Applicant null - saved ok
=== Lead data exchange local time 25/05/2009 09:53:19 ===
Leads created offline: 0
Leads updated offline: 0
=== Lead data exchange local time 22/05/2009 17:41:24 ===
Leads created offline: 0
Leads updated offline: 0
=== Lead data exchange local time 22/05/2009 12:19:26 ===
Leads created offline: 0
Leads updated offline: 0
Close
Change view settings
Next Action
Next Action Date (v)
Call applicant 19-May-2009, 02:43PM
Call applicant 19-May-2009, 03:03PM
Call applicant 19-May-2009, 03:12PM
Call applicant 19-May-2009, 03:20PM
Check approval 26-May-2009, 08:30AM
Last Exchange
25-May-2009, 12:11PM
All leads
Submissions
NRY/PreApp approved
Current
done
User: duser (offline)

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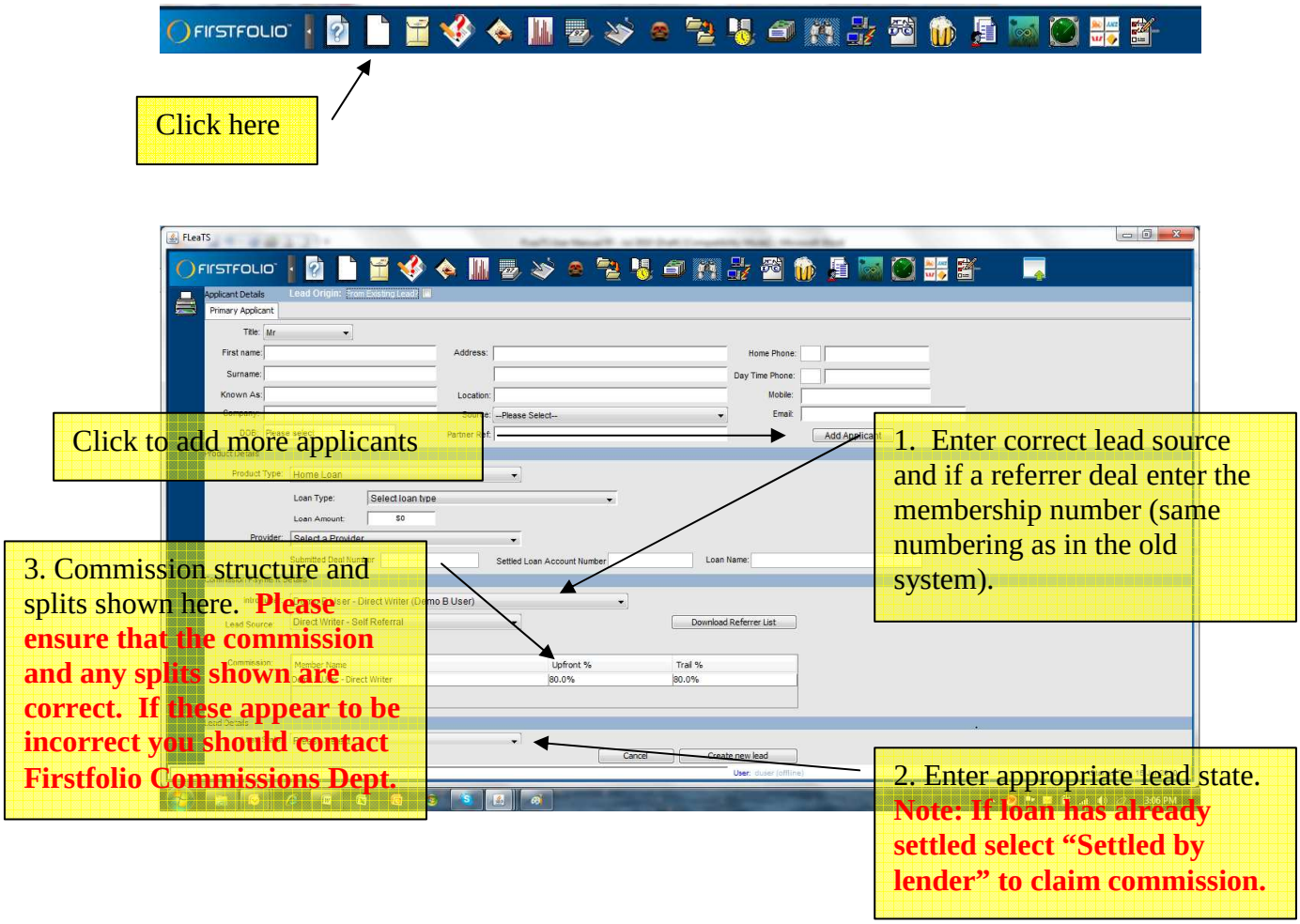
Once logged on, a dialog box will be displayed showing a history of the most recent Exchanges. Additionally, this dialog box will provide an alert if any Comparison Rate Schedules have been updated.

Click the Close button to exit the Dialog box.

Creating a new client


Click here
Click to add more applicants
1. Enter correct lead source and if a referrer deal enter the membership number (same numbering as in the old system).
3. Commission structure and splits shown here. Please ensure that the commission and any splits shown are correct. If these appear to be incorrect you should contact Firstfolio Commissions Dept.
2. Enter appropriate lead state. Note: If loan has already settled select "Settled by lender" to claim commission.

Simply enter the information as per the fields then click Create New Lead and then Exchange. You can then start working on the new lead.

Tip 1: You can also create a new lead from a "Lead Prospect". This will be dealt with under the section for Calculators and Loan Matching.

Tip 2: Selecting "Referred (Associate) or Direct Writer under Lead Source will reveal the correct commission structure for that deal.

Tip 3: You can select non-home loan products such as deposit bonds, insurance etc from the Product Type drop down menu.

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Creating a new record for a returning client

When an existing client returns for another loan you can create a new record from the previously settled one.

1. Click on the icon to access the Settled and dead lead archives then enter the appropriate search information to locate the client's record. This can be name, tracking ID etc.
2. Highlight the appropriate client's record
3. Click on the icon **in the left margin (not the one at the top of the page)**
4. This will take you to the same client set-up screen and all information will be copied from the previous record.
5. Ensure that you amend any changes if necessary.

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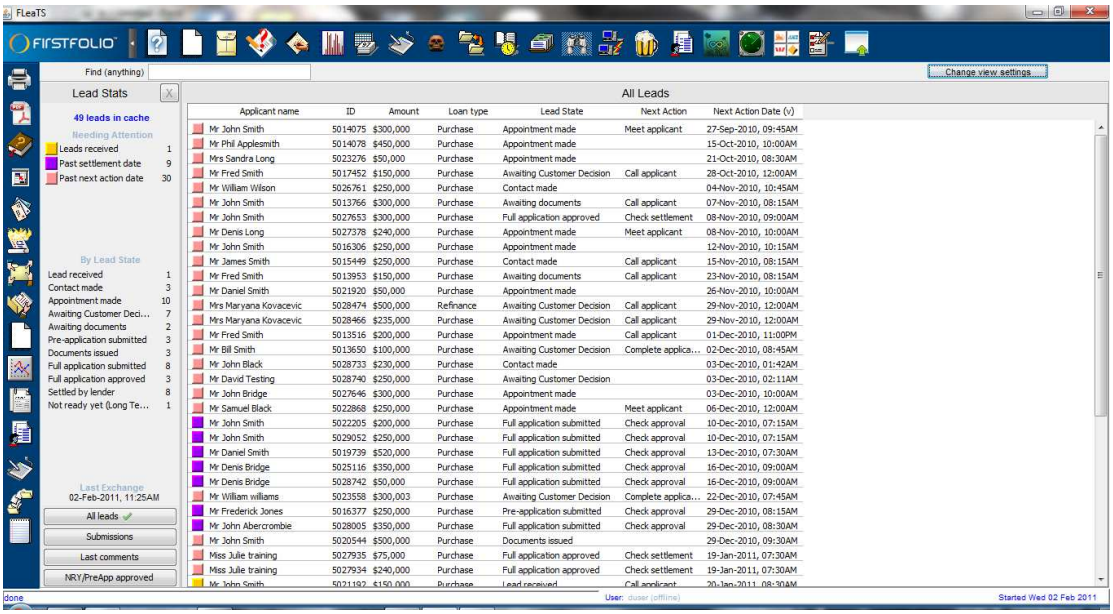
Your client list


FLeaTS
FIRSTFOLIO
Find (anything)
Change view settings
Lead Stats
49 leads in cache
Needing Attention
Leads received 1
Past settlement date 9
Past next action date 30
By Lead State
Lead received 1
Contact made 3
Appointment made 10
Awaiting Customer Deci... 7
Awaiting documents 2
Pre-application submitted 3
Documents issued 3
Full application submitted 8
Full application approved 3
Settled by lender 8
Not ready yet (Long Te... 1
Last Exchange:
02-Feb-2011, 11:25AM
All leads
Submissions
Last comments
NRY/PreApp approved
All Leads
Applicant name | ID | Amount | Loan type | Lead State | Next Action | Next Action Date (v)
Mr John Smith 5014075 $300,000 Purchase Appointment made Meet applicant 27-Sep-2010, 09:45AM
Mr Phil Applesmith 5014078 $450,000 Purchase Appointment made 15-Oct-2010, 10:00AM
Mrs Sandra Long 5023276 $50,000 Purchase Appointment made 21-Oct-2010, 08:30AM
Mr Fred Smith 5017452 $150,000 Purchase Awaiting Customer Decision Call applicant 28-Oct-2010, 12:00AM
Mr William Wilson 5026761 $250,000 Purchase Contact made 04-Nov-2010, 10:45AM
Mr John Smith 5013766 $300,000 Purchase Awaiting documents Call applicant 07-Nov-2010, 08:15AM
Mr John Smith 5027653 $300,000 Purchase Full application approved Check settlement 08-Nov-2010, 09:00AM
Mr Denis Long 5027378 $240,000 Purchase Appointment made Meet applicant 08-Nov-2010, 10:00AM
Mr John Smith 5016306 $250,000 Purchase Appointment made 12-Nov-2010, 10:15AM
Mr James Smith 5015449 $250,000 Purchase Contact made Call applicant 15-Nov-2010, 08:15AM
Mr Fred Smith 5013953 $150,000 Purchase Awaiting documents Call applicant 23-Nov-2010, 08:15AM
Mr Daniel Smith 5021920 $50,000 Purchase Appointment made 26-Nov-2010, 10:00AM
Mrs Maryana Kovacevic 5028474 $500,000 Refinance Awaiting Customer Decision Call applicant 29-Nov-2010, 12:00AM
Mrs Maryana Kovacevic 5028466 $235,000 Purchase Awaiting Customer Decision Call applicant 29-Nov-2010, 12:00AM
Mr Fred Smith 5013516 $200,000 Purchase Appointment made Call applicant 01-Dec-2010, 11:00PM
Mr Bill Smith 5013650 $100,000 Purchase Awaiting Customer Decision Complete applica... 02-Dec-2010, 08:45AM
Mr John Black 5028733 $230,000 Purchase Contact made 03-Dec-2010, 01:42AM
Mr David Testing 5028740 $250,000 Purchase Awaiting Customer Decision 03-Dec-2010, 02:11AM
Mr John Bridge 5027646 $300,000 Purchase Appointment made 03-Dec-2010, 10:00AM
Mr Samuel Black 5022868 $250,000 Purchase Appointment made Meet applicant 06-Dec-2010, 12:00AM
Mr John Smith 5022205 $200,000 Purchase Full application submitted Check approval 10-Dec-2010, 07:15AM
Mr John Smith 5029052 $250,000 Purchase Full application submitted Check approval 10-Dec-2010, 07:15AM
Mr Daniel Smith 5019739 $520,000 Purchase Full application submitted Check approval 13-Dec-2010, 07:30AM
Mr Denis Bridge 5025116 $350,000 Purchase Full application submitted Check approval 16-Dec-2010, 09:00AM
Mr Denis Bridge 5028742 $50,000 Purchase Full application submitted Check approval 16-Dec-2010, 09:00AM
Mr William williams 5023558 $300,003 Purchase Awaiting Customer Decision Complete applica... 22-Dec-2010, 07:45AM
Mr Frederick Jones 5016377 $250,000 Purchase Pre-application submitted Check approval 29-Dec-2010, 08:15AM
Mr John Abercrombie 5028005 $350,000 Purchase Full application submitted Check approval 29-Dec-2010, 08:30AM
Mr John Smith 5020544 $500,000 Purchase Documents issued 29-Dec-2010, 09:30AM
Miss Julie training 5027935 $75,000 Purchase Full application approved Check settlement 19-Jan-2011, 07:30AM
Miss Julie training 5027934 $240,000 Purchase Full application approved Check settlement 19-Jan-2011, 07:30AM
done
User: duser (offline)
Started Wed 02 Feb 2011

This is the main screen and contains a listing of all your active clients and their current status.

Opening, editing and updating a client record

Select your client from the list and double click to open the record.

Tip 1: Holding your curser over an icon will open a box explaining what the icon is for.

Tip 2: To copy and paste to or from any part of the system use the following key strokes:

Copy – Ctrl C
Paste – Ctrl V
Cut – Ctrl X

Tip 3: If you are doing a split loan for a client remember to create the split lead in FLeaTS. See item 7 below.

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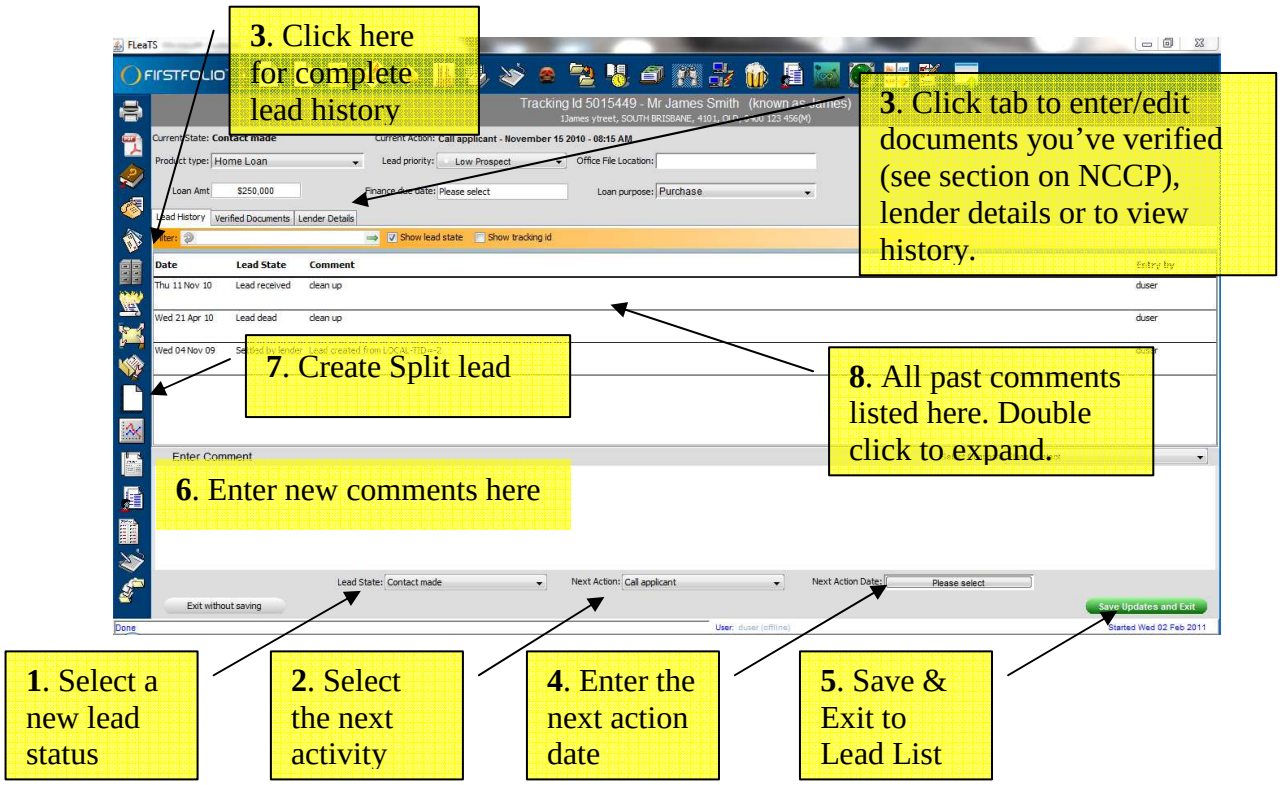
3. Click here for complete lead history
3. Click tab to enter/edit documents you've verified (see section on NCCP), lender details or to view history.
7. Create Split lead
8. All past comments listed here. Double click to expand.
6. Enter new comments here
1. Select a new lead status
2. Select the next activity
4. Enter the next action date
5. Save & Exit to Lead List

Tip: You should exchange your updates as often as possible to avoid accidental loss of work. To exchange click the icon. This will save your work to your own computer plus the main server. At the same time, your system will be updated with any changes on the server.

Creating a split lead

Click on the icon as per item 7 above and enter the required information regarding the loan split. You will not need to re-enter customer information.

Remember to adjust your loan amounts so all splits add up to the total loan.

Editing Client contact details

Open the client record from the Client List and click the icon. This will take you to the Edit screen.

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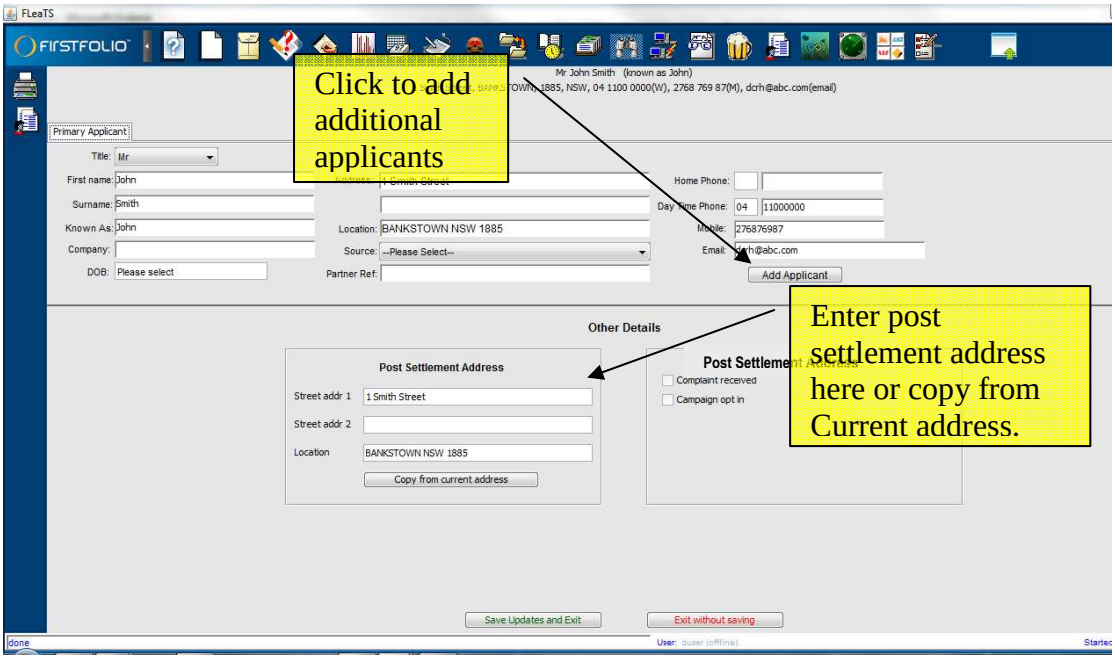

Note: Some fields may be greyed out meaning that you cannot edit them via this process. Changes of this nature need to be made by an administrator. Contact your relevant support officer for assistance in these matters.

Adding additional contacts to a client's record

You can add additional contact details to a client's record to enable emails to be sent to other related parties such as solicitor, spouse etc. This record also contains all other contact details.

Click the button on the main client list screen then click the

button on the next screen.

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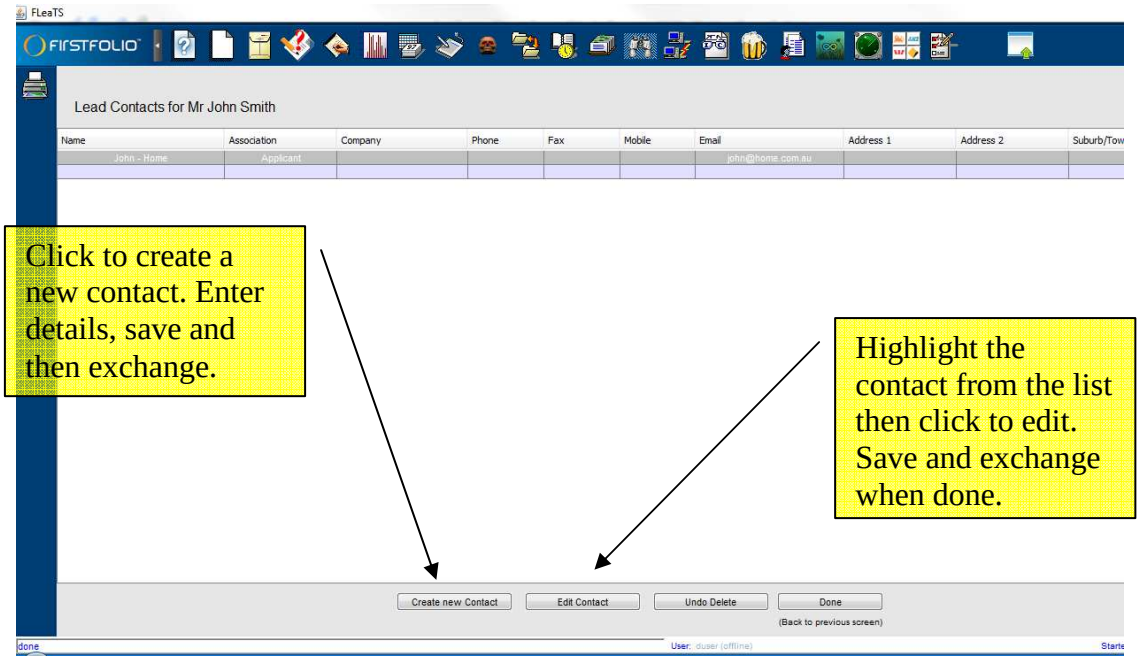

When sending emails to the client you can now select additional recipients by ticking the boxes to the left of the FLeaTS email screen.

To access additional contacts information open the client record from the client list and click the icon. Select the contact and double click to open the details.

Receiving a company generated lead

If you are receiving leads from Firstfolio or eChoice these will be automatically placed into your client database. You will receive an alert via email and/or SMS.

To view the Lead Sheet open the client record from the client list and click the icon.

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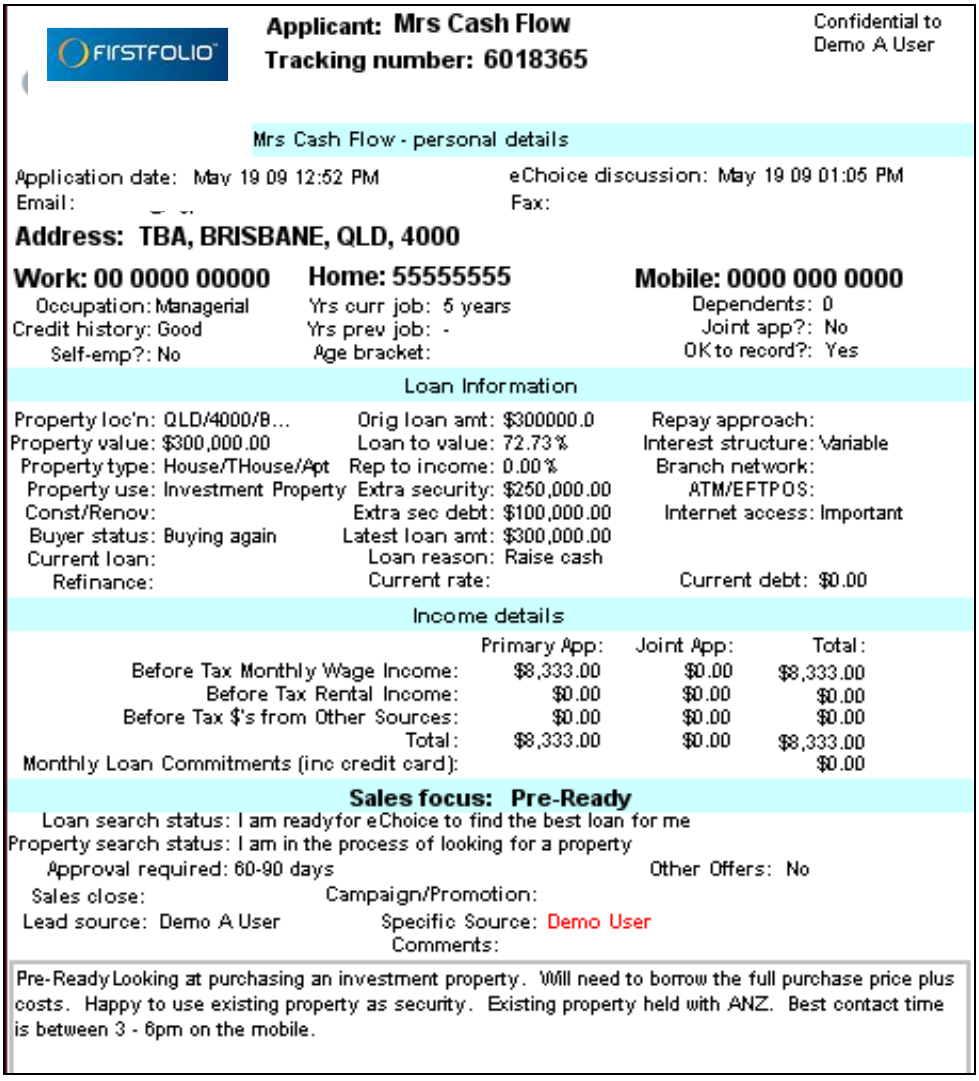
The Lead Sheet



FIRSTFOLIO

Applicant: Mrs Cash Flow
Tracking number: 6018365

Confidential to
Demo A User

Mrs Cash Flow - personal details

Application date: May 19 09 12:52 PM
eChoice discussion: May 19 09 01:05 PM
Email:
Fax:

Address: TBA, BRISBANE, QLD, 4000

Work: 00 0000 00000 **Home: 55555555** **Mobile: 0000 000 0000**

Occupation: Managerial
Credit history: Good
Self-emp?: No
Yrs curr job: 5 years
Yrs prev job: -
Age bracket:
Dependents: 0
Joint app?: No
OK to record?: Yes

Loan Information

Property loc'n:	QLD/4000/B...	Orig loan amt:	$300000.0	Repay approach:	
Property value:	$300,000.00	Loan to value:	72.73%	Interest structure:	Variable
Property type:	House/THouse/Apt	Rep to income:	0.00%	Branch network:	
Property use:	Investment Property	Extra security:	$250,000.00	ATM/EFTPOS:	
Const/Renov:		Extra sec debt:	$100,000.00	Internet access:	Important
Buyer status:	Buying again	Latest loan amt:	$300,000.00		
Current loan:		Loan reason:	Raise cash		
Refinance:		Current rate:		Current debt:	$0.00

Income details

	Primary App:	Joint App:	Total:
Before Tax Monthly Wage Income:	$8,333.00	$0.00	$8,333.00
Before Tax Rental Income:	$0.00	$0.00	$0.00
Before Tax $'s from Other Sources:	$0.00	$0.00	$0.00
Total:	$8,333.00	$0.00	$8,333.00
Monthly Loan Commitments (inc credit card):			$0.00

Sales focus: Pre-Ready

Loan search status: I am ready for eChoice to find the best loan for me
Property search status: I am in the process of looking for a property
Approval required: 60-90 days
Other Offers: No
Sales close:
Campaign/Promotion:
Lead source: Demo A User
Specific Source: Demo User
Comments:

Pre-Ready Looking at purchasing an investment property. Will need to borrow the full purchase price plus costs. Happy to use existing property as security. Existing property held with ANZ. Best contact time is between 3 - 6pm on the mobile.

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Lead statuses

The various lead statuses built into FLeaTS help you to prioritise your activities and also provide you with a meaningful overview of your portfolio.

The statistics, which are shown at the left side of your client list, tell you how many active leads you have in your database, how many are overdue for action and a break-down summary of the various lead statuses.

See Appendix 1 for a list of lead states and their recommended usage.

You are able to sort your client list simply by clicking on the top of the column you wish to sort by.

Alternatively, you can create various views to suit your requirements.

Lead status usage

Using the pre-set lead states in the system helps to prioritise your clients as well as your follow-up activities.

In the table below is a list of all lead states along with their suggested usage.

1	Lead received	The initial lead state for a company generated lead. These should not remain in this state beyond the initial contact. All new company generated and issued leads should be contacted within two hours of receipt.
2	Self built lead received	This is the initial lead state for new clients that you set up in the system.
3	Contact made	"Contact made" should only be used as a transient state after "Lead received". It is expected that a lead will only remain in this state for up to one week except in unusual circumstances. Examples of when to use this state are: customer asks you to call back to make appointment, customer says they'll call you back etc.
4	Appointment made	Expected next state after Lead received (allowing for 2. above) for mobile HLMs and possible for phone HLMs. No lead should remain in this state once an appointment (phone or mobile) has been held.

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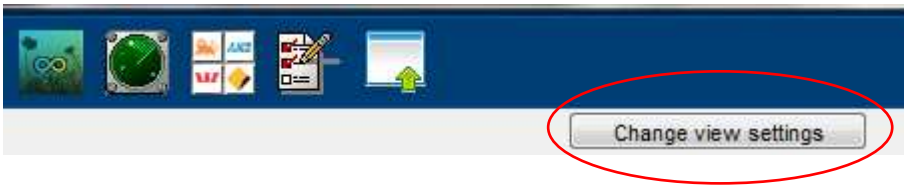
5	Awaiting customer decision	When a face-to-face or phone appointment has been held but client is still in "decision mode". Also applies to phone based leads when a "sales discussion" has taken place.
6	Not ready yet	Only applies when a customer will not or cannot proceed for a period greater than 60 days.
7	Awaiting documents	A loan application has been completed with the customer but we are awaiting some or all supporting documents. For a phone appointment the product and lender has been chosen but we are awaiting receipt of the signed application and supporting documents. Leads will remain in this state until the signed application and supporting documentation has been received and submitted to the lender. Alternatively, the next states would be: • Not ready yet – customer has delayed or cannot proceed for more than 60 days • Lead dead – Customer has decided not to proceed. Full details required in FLeaTS.
8	Pre-application submitted	Self-explanatory. **You should move all Pre-approvals into this state as soon as they are submitted.**
9	Pre-application approved	Self-explanatory. **You should move all Per-approvals into this state as soon as they are conditionally approved.**
10	Full application submitted	Self-explanatory. **You should move all full-approvals into this state as soon as they are submitted.**
11	Full application approved	Self-explanatory. **You should move all Full-approvals into this state as soon as they are unconditionally approved.**
12	Settled	Self-explanatory. **Please move all settled loans into this state as soon as you have confirmed that settlement has occurred. Also, please ensure that you have the loan amount entered correctly as these activities will help to ensure that commissions are paid correctly and on time.**
13	Lead dead	Self-explanatory. All leads to be made Dead must be moved to Inactive Lead Candidate for RM action/approval.

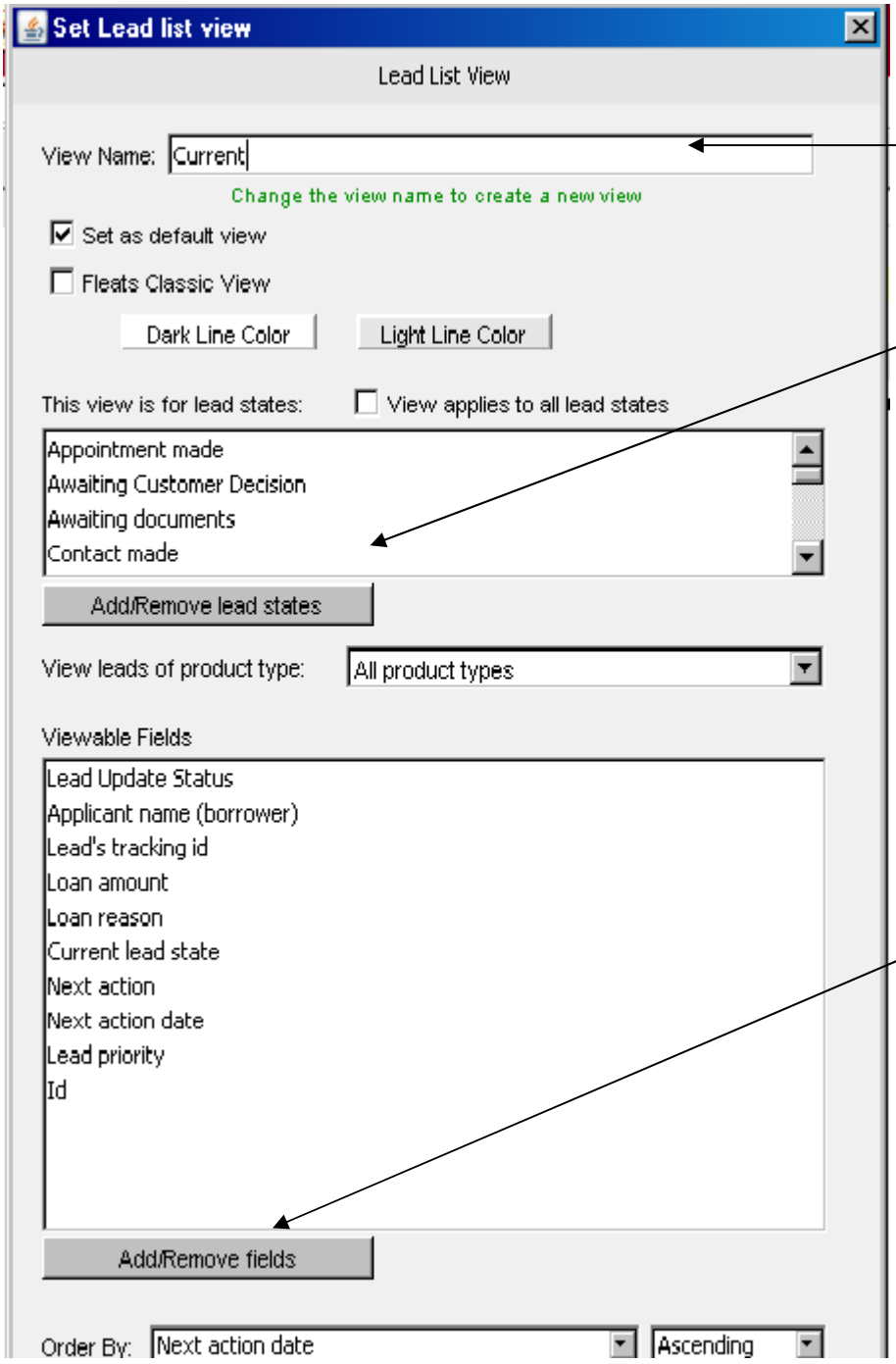
Create a custom view

Creating a custom view allows you to select the information you like to see. It may be that you prefer to group one or more lead statuses into one view or you might prefer to change the information you see in the client list.



To create your custom view, click on the Change view settings button.

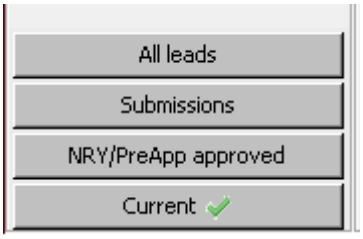
 © Firstfolio Limited



This button enables you to select the lead statuses that will be shown in this view.

You need to give the view a name and then you can save the view.

This button enables you to select the information that you see in the client list.



When you have created your preferred views they can be selected by clicking on the appropriate button. These are located at the bottom left of the Client List.

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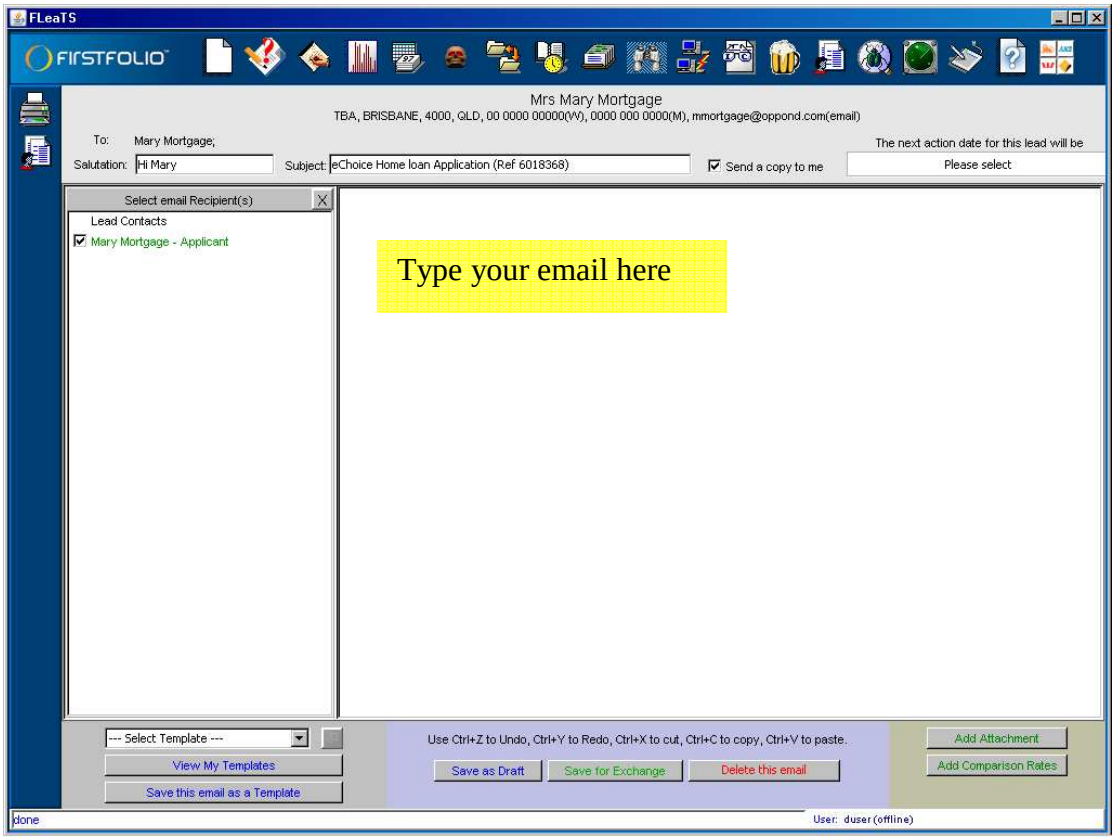
Sending an email from FLeaTS

FLeaTS has the ability to send emails, either to individual clients or to a group of clients. The advantage of emailing from FLeaTS is that all your outbound emails are recorded in the client history.

Note: FLeaTS cannot receive emails. Replies to your FLeaTS emails will go to your normal email address and can the copied and pasted into FLeaTS.

Sending an email to a single client

You can highlight the client in the client list or open the client record and then click the icon.


FLeaTS
FIRSTFOLIO
Mrs Mary Mortgage
TBA, BRISBANE, 4000, QLD, 00 0000 00000(W), 0000 000 0000(M), mmortgage@oppond.com(email)
To: Mary Mortgage;
Salutation: Hi Mary
Subject: eChoice Home loan Application (Ref 6018368)
Send a copy to me
The next action date for this lead will be
Please select
Select email Recipient(s)
Lead Contacts
Mary Mortgage - Applicant
Type your email here
--- Select Template ---
View My Templates
Save this email as a Template
Use Ctrl+Z to Undo, Ctrl+Y to Redo, Ctrl+X to cut, Ctrl+C to copy, Ctrl+V to paste.
Save as Draft
Save for Exchange
Delete this email
Add Attachment
Add Comparison Rates
done
User: duser (offline)

1. You do not need to type the salutation as this is already set up in the client record. In the example above the salutation is “Hi Allan”. This can be overtyped if you like. Similarly, your email signature is also pre-coded into the email.
2. If you have created multiple contacts for this client you can select which contacts to send the email to by clicking the appropriate ones on the left side of the screen.
3. When you have finished the email click “Save for Exchange”. The email will not be sent until next time you Exchange your data.
4. Attachments can be added to the email by clicking the Add Attachment button and following the directions.

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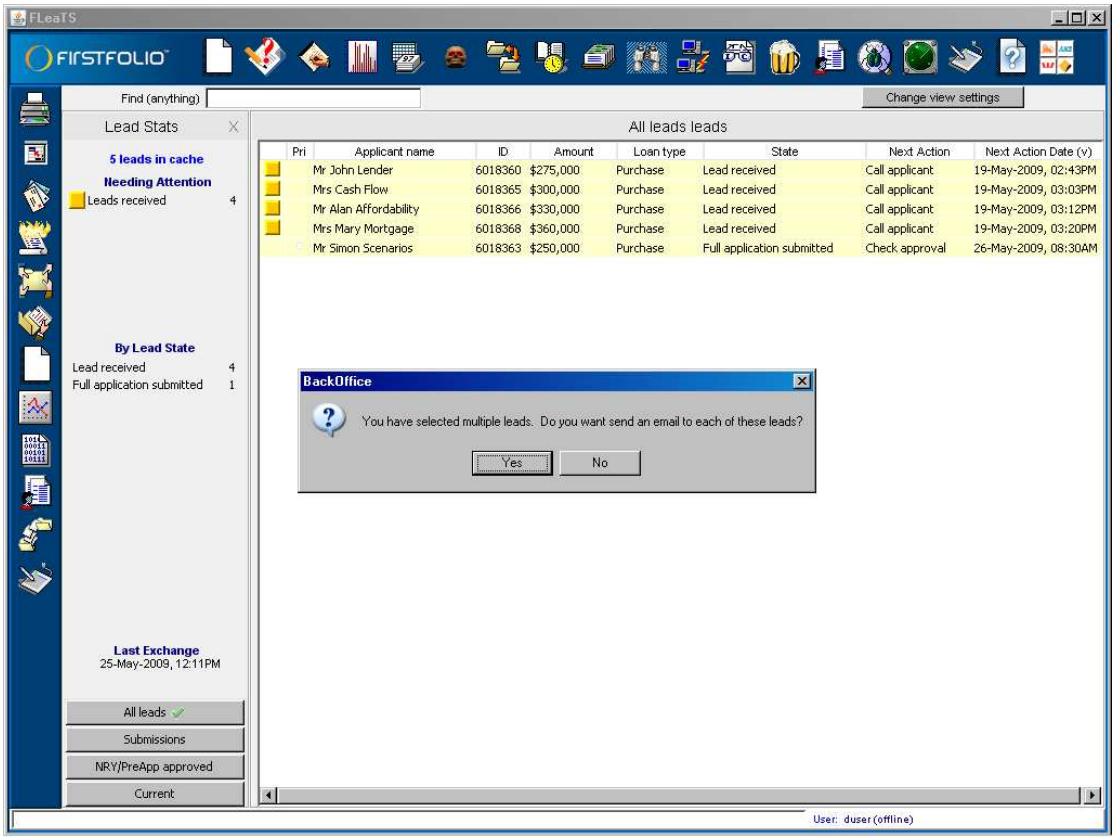
5. A copy of the email can be sent to your email Inbox by ticking the box next to the Subject line.
6. If you need to exit the email prior to completing it you can save it by clicking Save as Draft.

Sending an email to a group of clients

To send an email to multiple clients you highlight the clients in the client list and then click the icon. Clients are highlighted by clicking on the first one and then, while holding down the Shift key use the down arrow until you have highlighted all the clients to receive the email.


FLeaTS
FIRSTFOLIO
Find (anything)
Change view settings
Lead Stats
5 leads in cache
Needing Attention
Leads received 4
By Lead State
Lead received 4
Full application submitted 1
Last Exchange
25-May-2009, 12:11PM
All leads
Submissions
NRY/PreApp approved
Current
All leads leads
Pri Applicant name ID Amount Loan type State Next Action Next Action Date (v)
Mr John Lender 6018360 $275,000 Purchase Lead received Call applicant 19-May-2009, 02:43PM
Mrs Cash Flow 6018365 $300,000 Purchase Lead received Call applicant 19-May-2009, 03:03PM
Mr Alan Affordability 6018366 $330,000 Purchase Lead received Call applicant 19-May-2009, 03:12PM
Mrs Mary Mortgage 6018368 $360,000 Purchase Lead received Call applicant 19-May-2009, 03:20PM
Mr Simon Scenarios 6018363 $250,000 Purchase Full application submitted Check approval 26-May-2009, 08:30AM
BackOffice
You have selected multiple leads. Do you want send an email to each of these leads?
Yes
No
User: duser (offline)

Click “Yes” to the Dialog box shown.

You can then follow the steps outlined for sending a single email.

Note: Each recipient will only see their own email address. No information about other recipients is sent.

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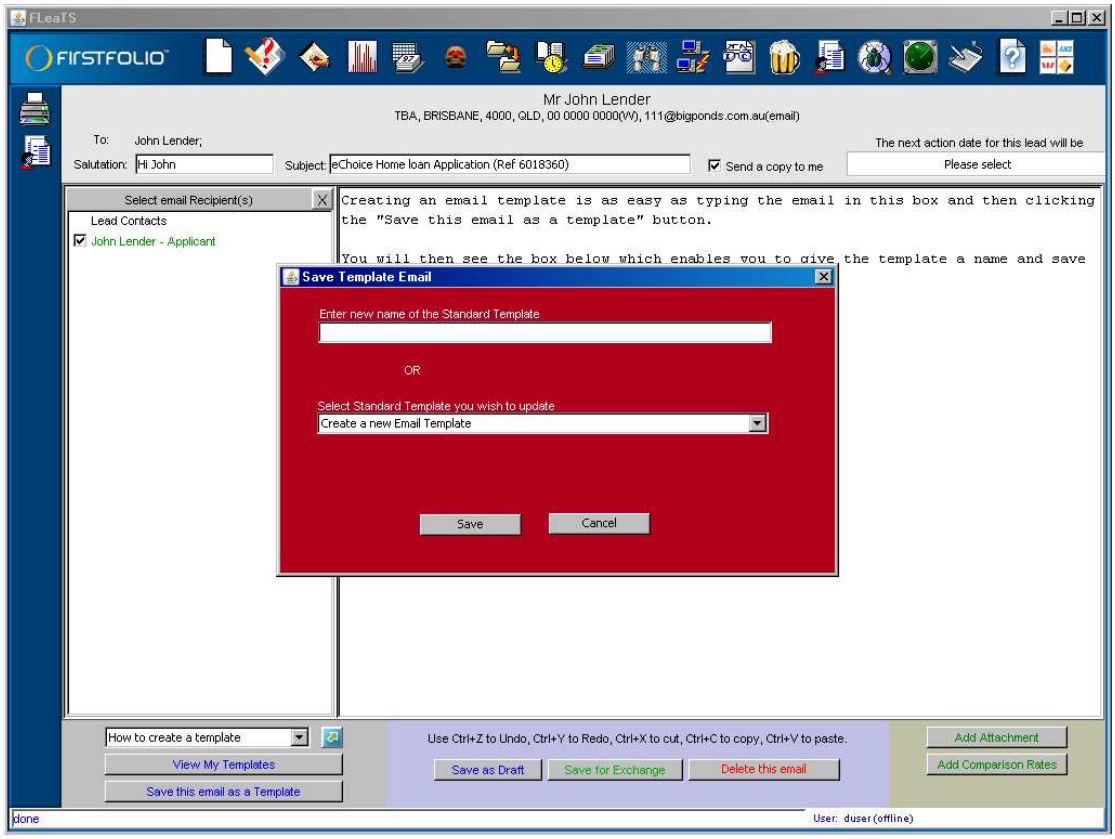
Creating standard email templates

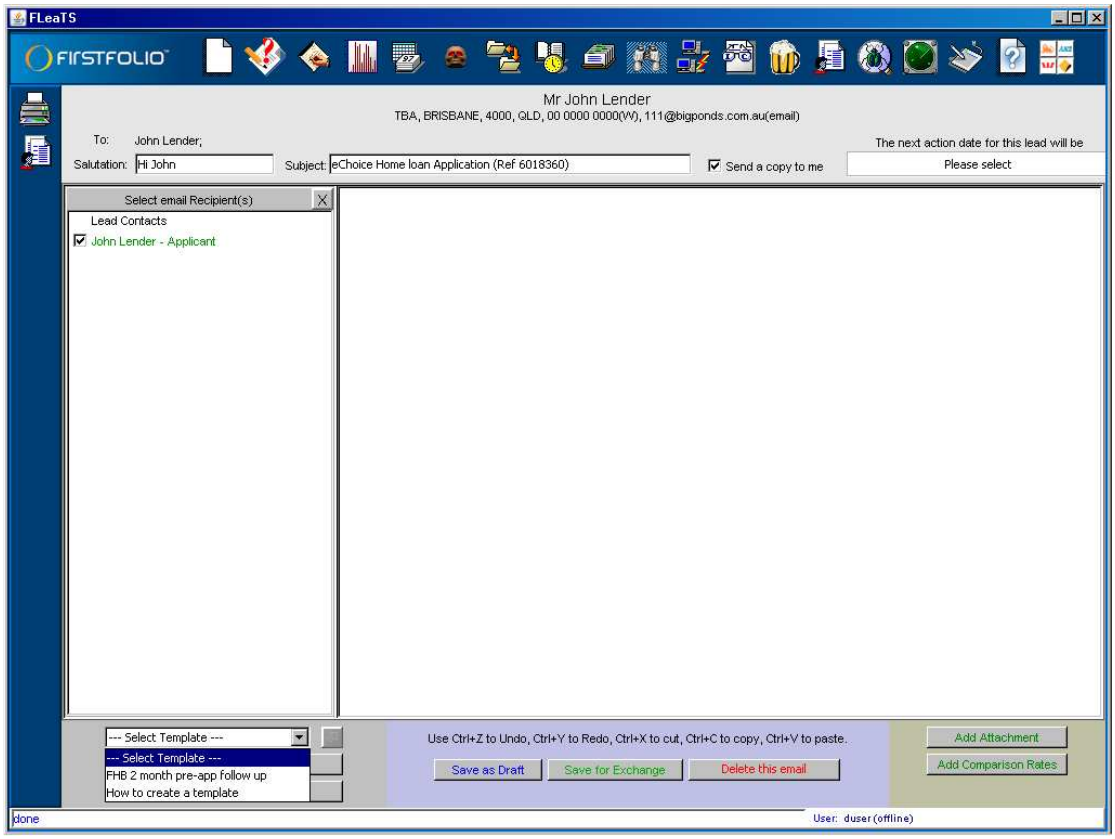
The FLeaTS email system enables you to create standard emails for marketing, client follow-up etc.


FLeaTS
FIRSTFOLIO
Mr John Lender
TBA, BRISBANE, 4000, QLD, 00 0000 0000(W), 111@bigponds.com.au(email)
To: John Lender;
Salutation: Hi John
Subject: eChoice Home loan Application (Ref 6018360)
Send a copy to me
The next action date for this lead will be
Please select
Select email Recipient(s)
Lead Contacts
John Lender - Applicant
Creating an email template is as easy as typing the email in this box and then clicking the "Save this email as a template" button.
You will then see the box below which enables you to give the template a name and save
Save Template Email
Enter new name of the Standard Template
OR
Select Standard Template you wish to update
Create a new Email Template
Save
Cancel
How to create a template
View My Templates
Save this email as a Template
Use Ctrl+Z to Undo, Ctrl+Y to Redo, Ctrl+X to cut, Ctrl+C to copy, Ctrl+V to paste.
Save as Draft
Save for Exchange
Delete this email
Add Attachment
Add Comparison Rates
done
User: duser (offline)

Instructions are in the image above.

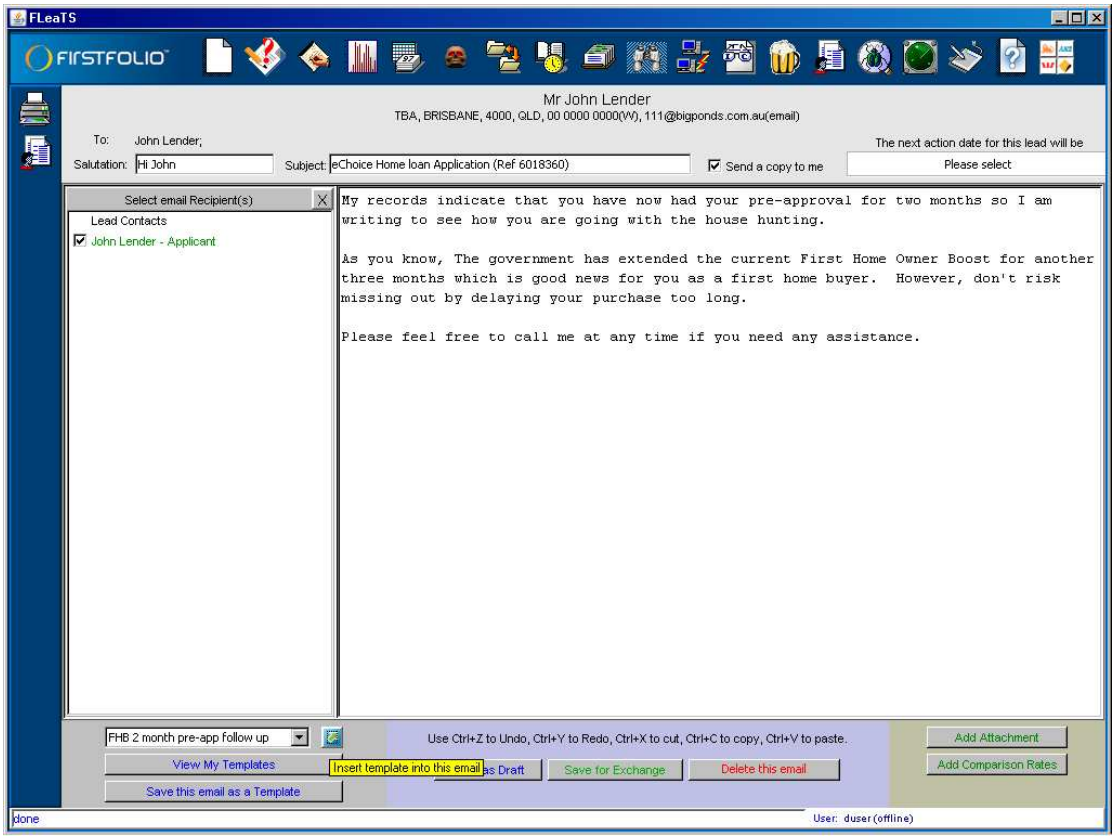
 © Firstfolio Limited

Sending a standard email


FLeaTS
FIRSTFOLIO
Mr John Lender
TBA, BRISBANE, 4000, QLD, 00 0000 0000(W), 111@bigponds.com.au(email)
To: John Lender;
Salutation: Hi John
Subject: eChoice Home loan Application (Ref 6018360)
Send a copy to me
The next action date for this lead will be
Please select
Select email Recipient(s)
Lead Contacts
John Lender - Applicant
--- Select Template ---
--- Select Template ---
FHB 2 month pre-app follow up
How to create a template
Use Ctrl+Z to Undo, Ctrl+Y to Redo, Ctrl+X to cut, Ctrl+C to copy, Ctrl+V to paste.
Save as Draft
Save for Exchange
Delete this email
Add Attachment
Add Comparison Rates
done
User: duser (offline)

1. Click on the Select template drop down.
2. Select your template
3. Click the arrow to bring up the selected email.

 © Firstfolio Limited


FLeaTS
FIRSTFOLIO
Mr John Lender
TBA, BRISBANE, 4000, QLD, 00 0000 0000(W), 111@bigponds.com.au(email)
To: John Lender;
Salutation: Hi John
Subject: eChoice Home loan Application (Ref 6018360)
Send a copy to me
The next action date for this lead will be
Please select
Select email Recipient(s)
Lead Contacts
John Lender - Applicant
My records indicate that you have now had your pre-approval for two months so I am writing to see how you are going with the house hunting.
As you know, The government has extended the current First Home Owner Boost for another three months which is good news for you as a first home buyer. However, don't risk missing out by delaying your purchase too long.
Please feel free to call me at any time if you need any assistance.
FHB 2 month pre-app follow up
Use Ctrl+Z to Undo, Ctrl+Y to Redo, Ctrl+X to cut, Ctrl+C to copy, Ctrl+V to paste.
Add Attachment
View My Templates
Insert template into this email
Save for Exchange
Delete this email
Add Comparison Rates
Save this email as a Template
done
User: duser (offline)

To send the email, click the Save for exchange button. Remember, the email will not be sent until you Exchange.

Tip: Standard emails can also be sent to multiple clients by following the instructions under that heading.

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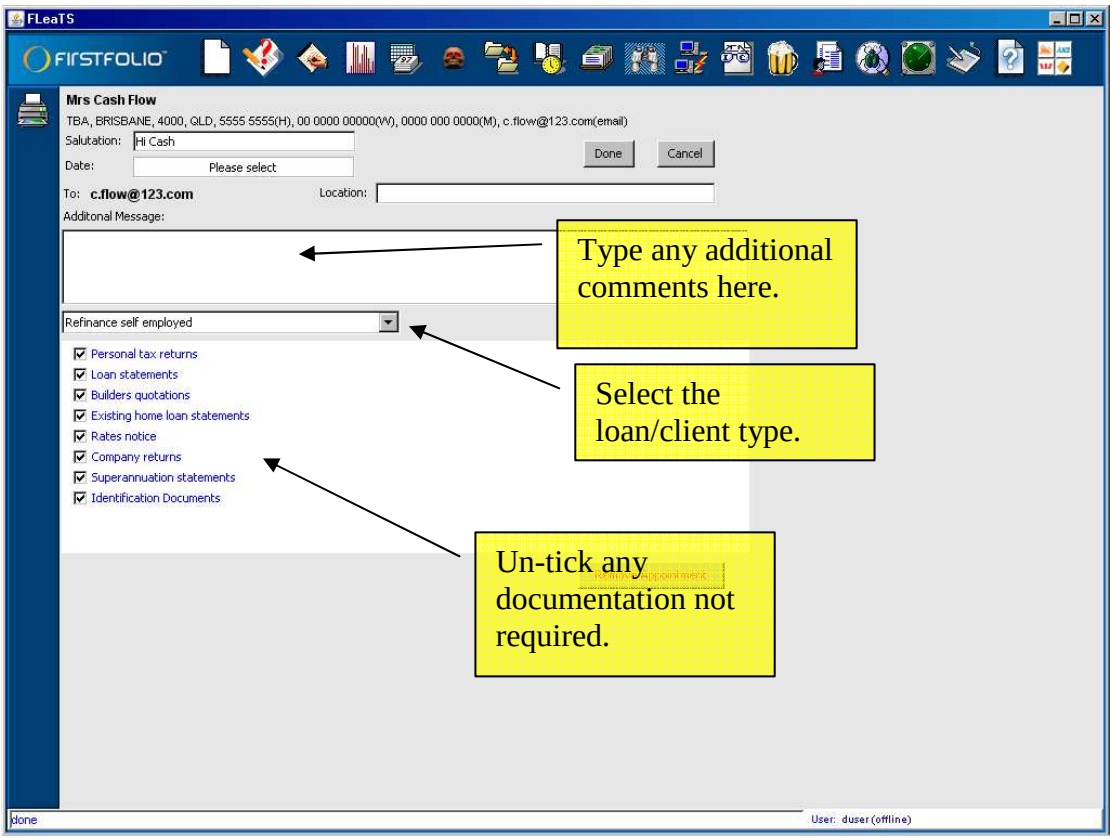
Sending an appointment email

FLeaTS enables you to set an appointment date and time and send a confirming email within the same action. The email will also ask that the client have the appropriate paperwork available. These are auto selected based on the loan and client type, however, documents not required can be deselected by un-ticking the box.

To create an appointment email, select the client from the client list or open the client record and click the icon from the left margin.



1. Click on the date field and then select date and time of the appointment.
2. Type the appointment location into the Location field.

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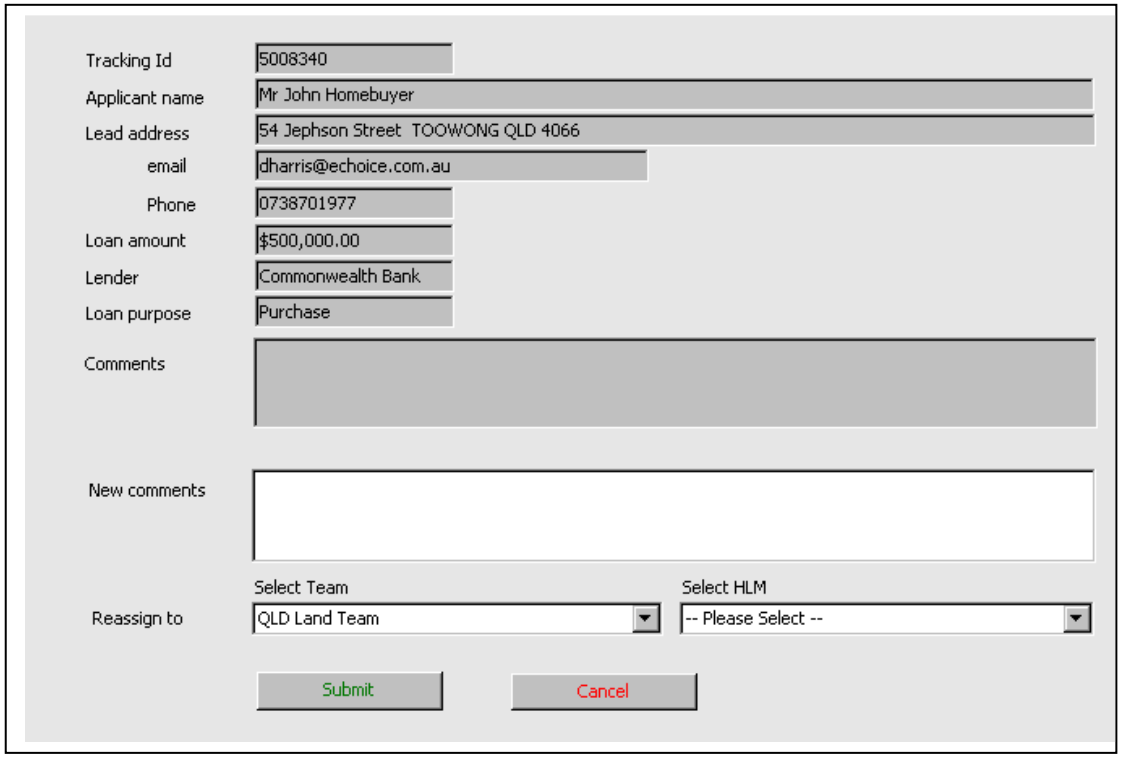
Reassigning a lead

If you are an administration person for a group of brokers you may have a need to reassign leads to loan writers within your group.

To reassign a lead/client, highlight the client or open the client record and click on the icon. This will open the reassignment facility shown below.



1. Enter a comment in the “New comments” field.
2. Select the appropriate Team. Your options in this regard will be limited.
3. Select the loan writer from the drop down box “Select HLM”.
4. Click Submit
5. Exchange data.

Deactivating a lead

When a client tells you they no longer want to proceed with you, you can deactivate (or make Dead) the lead by clicking on the icon and completing the required details in the next screen.

Note: Deactivated leads can be reactivated at any time.

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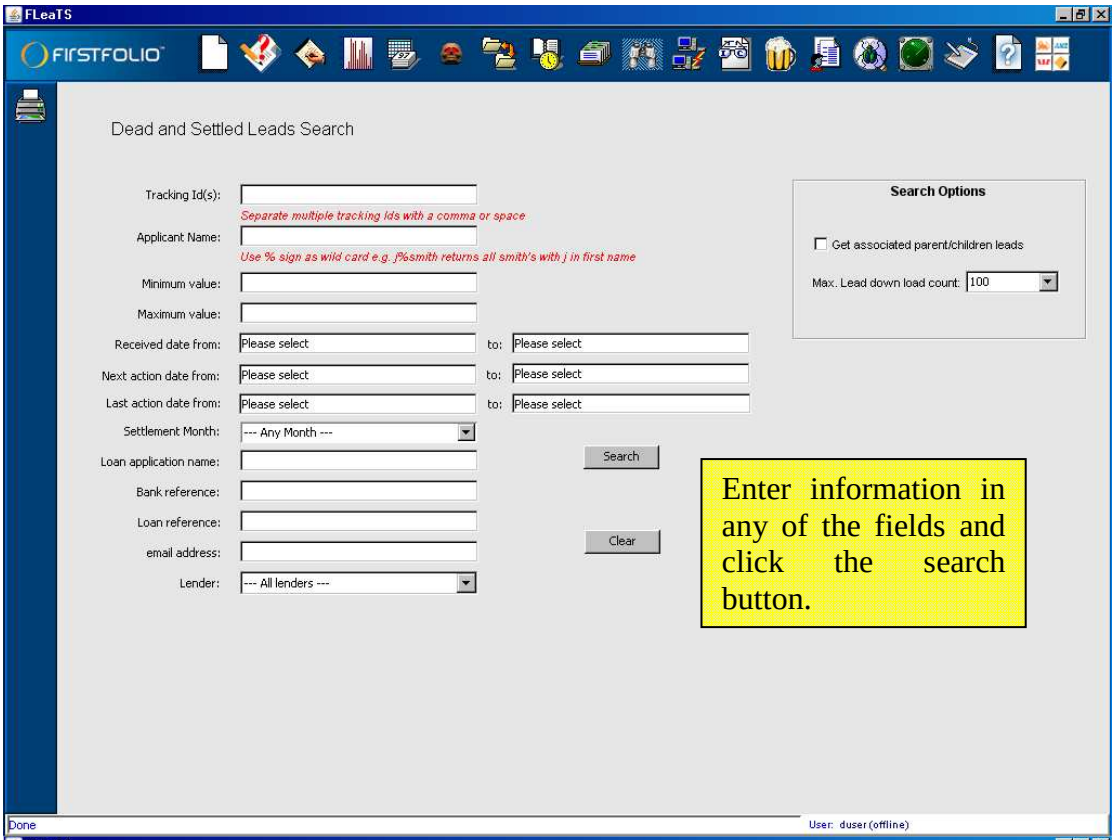
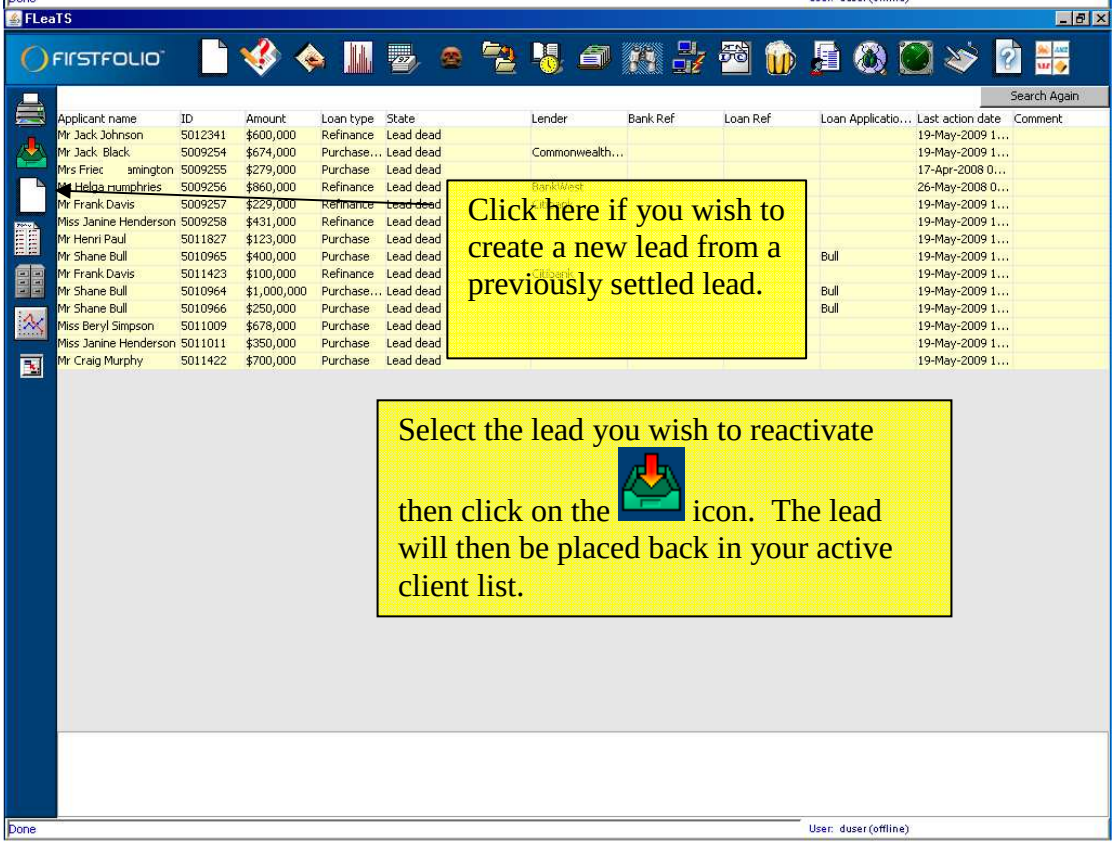
Reactivating a lead

If you need to reactivate a Dead lead you can do this by clicking the icon.





Note: This area of FLeaTS also contains all your settled loans.

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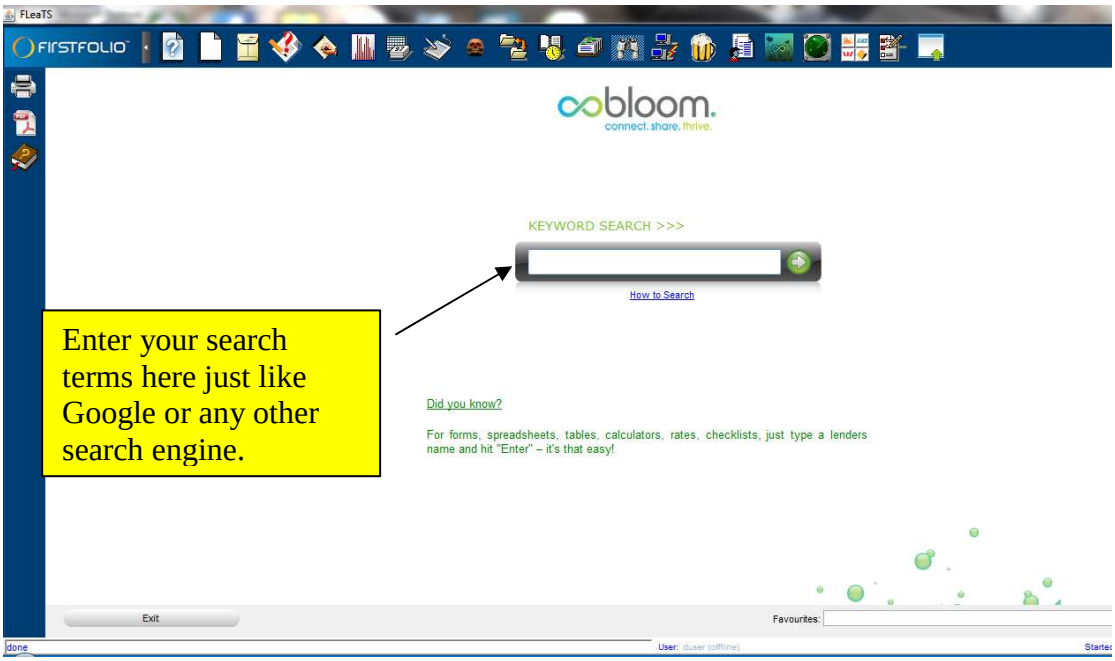
Searching for policy, forms and lender information

BloomSEARCH

BloomSEARCH is a search engine within FLeaTS that provides the ability to search and download all lender documents, calculators, policy updates and loan information. All lender changes are uploaded to BloomSEARCH within 24 hours of notification (most with 4 hours).

In addition to new updates received, all historical information is retained and remains available to view, save or print.

To access BloomSEARCH, click the icon from within FLeaTS.


FLeaTS
FIRSTFOLIO
bloom
connect. share. thrive.
KEYWORD SEARCH >>>
How to Search
Enter your search terms here just like Google or any other search engine.
Did you know?
For forms, spreadsheets, tables, calculators, rates, checklists, just type a lenders name and hit "Enter" – it's that easy!
Exit
Favourites:
done

Tips:

1. Do not make your search too narrow (e.g. 52 Hectares). Just “hectares” will give better results as it is unlikely that any lender policy refers directly to 52 hectares.
2. Searching on say, ANZ, will give results on all matters relating to ANZ whereas “discharge ANZ” will provide results relating to ANZ discharge policy, procedures, forms etc.

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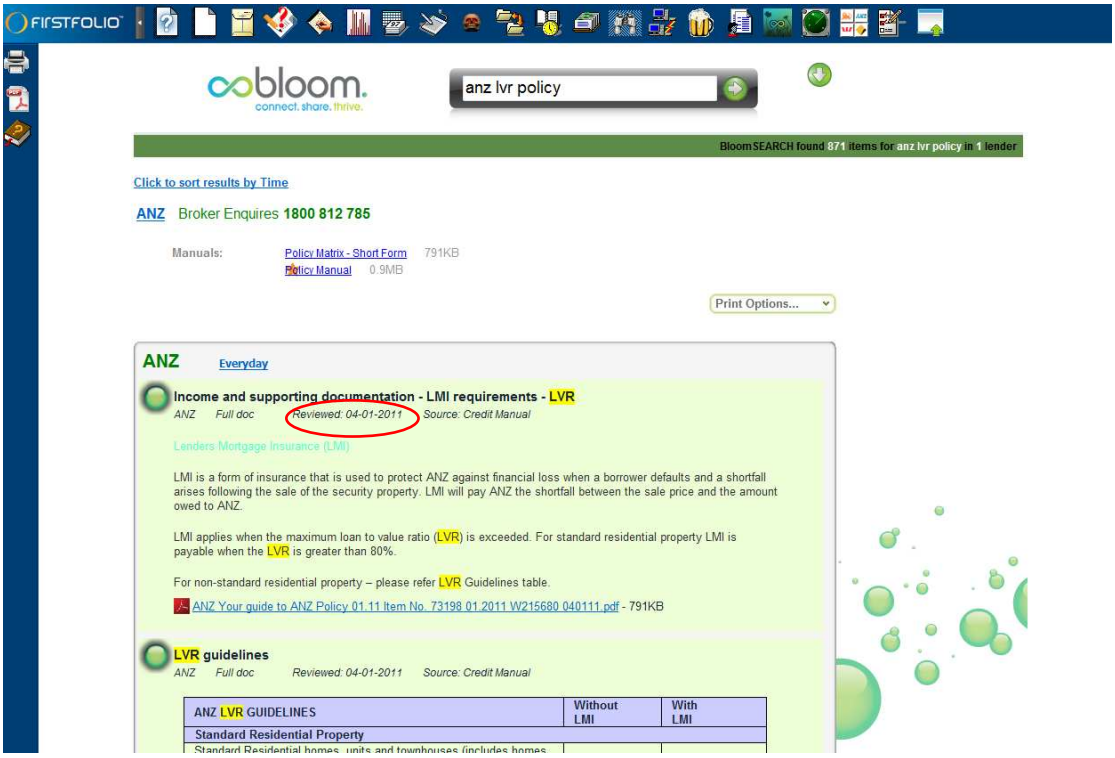
Example of a search on “ANZ”

FIRSTFOLIO
bloom. Everyday
connect. share. thrive.
ANZ
ANZ Broker Enquires 1800 812 785 More contacts
If it's not on the Everyday Page, just do another search!
Brochures:
Brochure - Break Costs 137KB
Credit Guide for Consumers 75KB Show more Brochures
Rates:
Interest Rates - Commercial
Interest Rates - Residential 17KB
Propack Discounts
Calculators:
ANZ Toolkit 451KB
General Calculators
Low Doc Qualifying Tool 733KB
Personal Loans - Serviceability Calculator 56KB
Total Buying Costs Calculator
LMI:
LMI Premiums 221KB
Manuals:
Policy Matrix - Short Form 791KB
Policy Manual 0.9MB Show more Manuals
Products:
ANZ Breakfree Fact Sheet 86KB
ANZ Equity Manager Account 49KB
ANZ Family Guarantee Loan 68KB
ANZ Home Loan - Fixed Rate 55KB
ANZ Home Loan - Simplicity PLUS 55KB
ANZ Home Loan - Standard Variable 53KB
ANZ Investment Loan - Fixed Rate 57KB
ANZ Investment Loan - Simplicity PLUS 57KB
Exit
Favourites:
done
Simply click on the item you wish to view to open.

Example of a search on “ANZ LVR policy”


FIRSTFOLIO
bloom.
connect. share. thrive.
anz lvr policy
BloomSEARCH found 871 items for anz lvr policy in 1 lender
Click to sort results by Time
ANZ Broker Enquires 1800 812 785
Manuals:
Policy Matrix - Short Form 791KB
Policy Manual 0.9MB
Print Options...
ANZ Everyday
Income and supporting documentation - LMI requirements - LVR
ANZ Full doc Reviewed: 04-01-2011 Source: Credit Manual
Lenders Mortgage Insurance (LMI)
LMI is a form of insurance that is used to protect ANZ against financial loss when a borrower defaults and a shortfall arises following the sale of the security property. LMI will pay ANZ the shortfall between the sale price and the amount owed to ANZ.
LMI applies when the maximum loan to value ratio (LVR) is exceeded. For standard residential property LMI is payable when the LVR is greater than 80%.
For non-standard residential property – please refer LVR Guidelines table.
ANZ Your guide to ANZ Policy 01.11 Item No. 73198 01.2011 W215680 040111.pdf - 791KB
LVR guidelines
ANZ Full doc Reviewed: 04-01-2011 Source: Credit Manual
ANZ LVR GUIDELINES
Without LMI
With LMI
Standard Residential Property

Note: All documents are date stamped. You can use your scroll bar to scroll through all documents, select what you want and print or save.

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Invoicing and financial

The system produces your invoice automatically based on loans that you have moved into the "Settled" status. All information shown in the draft invoice is determined by the information you have entered into the system including loan amounts, lender, settlement date etc. Incorrect entry of any of any information could cause inaccuracies in the Draft Invoice.

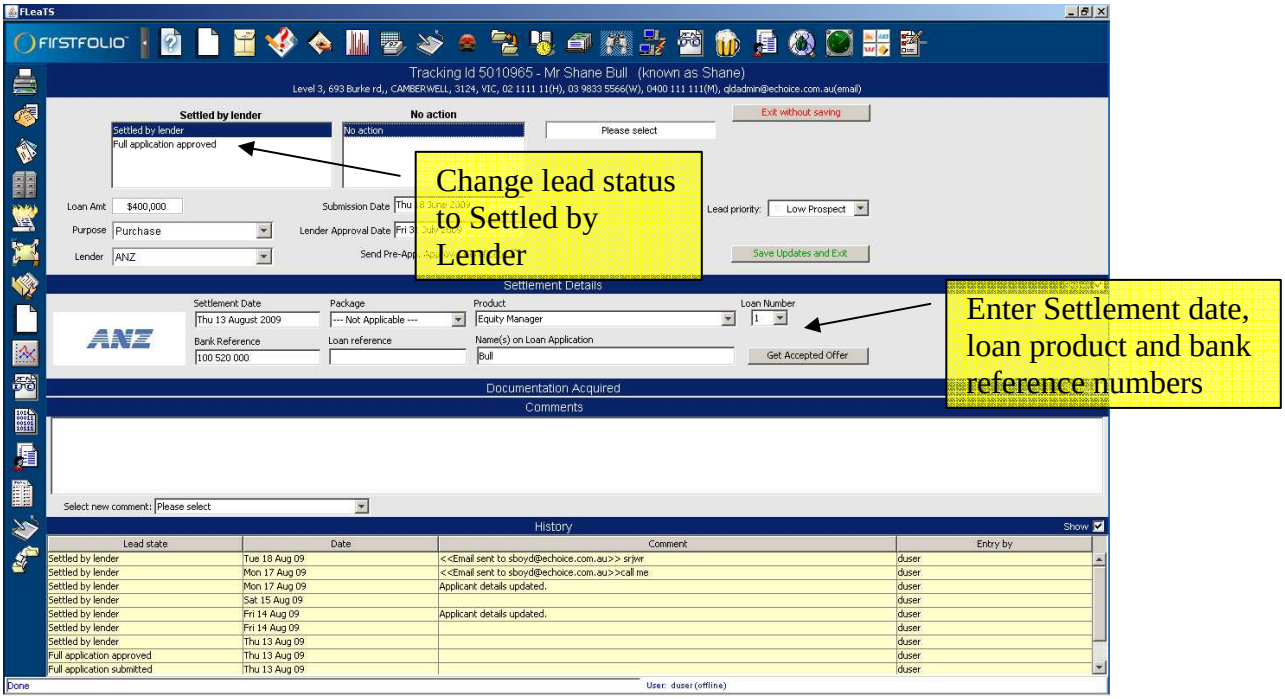
1. Draft Invoice shows loans settled but not yet processed by "accounts".
2. Final Invoice is available after payments have been made and includes full details of those payments.
3. Forecast Earnings will display your expected income by month based on the data you have entered such as loan amounts, settlement dates, lender etc.
4. Tax Year to Date earnings shows payments that you have received during the current and past financial years.

1 2 3 4

Claiming your commissions

Note: If your client's loan settled before claiming your commission please refer to "Creating a new client" on page 7.

By changing an existing client status to "Settled by Lender" your lead is now in a condition to enable payment of commissions. You don't need to do anything else.



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Draft Invoice

Click in the icon to show a draft of your invoice (RCTI) based on the information you have entered into FLeaTS. Remember; this is only a draft as the information has not been verified against settlement information provided by the lenders.

Final Invoice

Click the icon to show and print your Final RCTI. This will reflect the amount you have been paid.

Income forecast

You can forecast your income for future commission periods based on information you have entered into the system. Click the icon and then select the period you wish to forecast.

Past invoices

Past RCTIs are available by clicking the icon. Select the appropriate financial year and month to view and print the RCTI.

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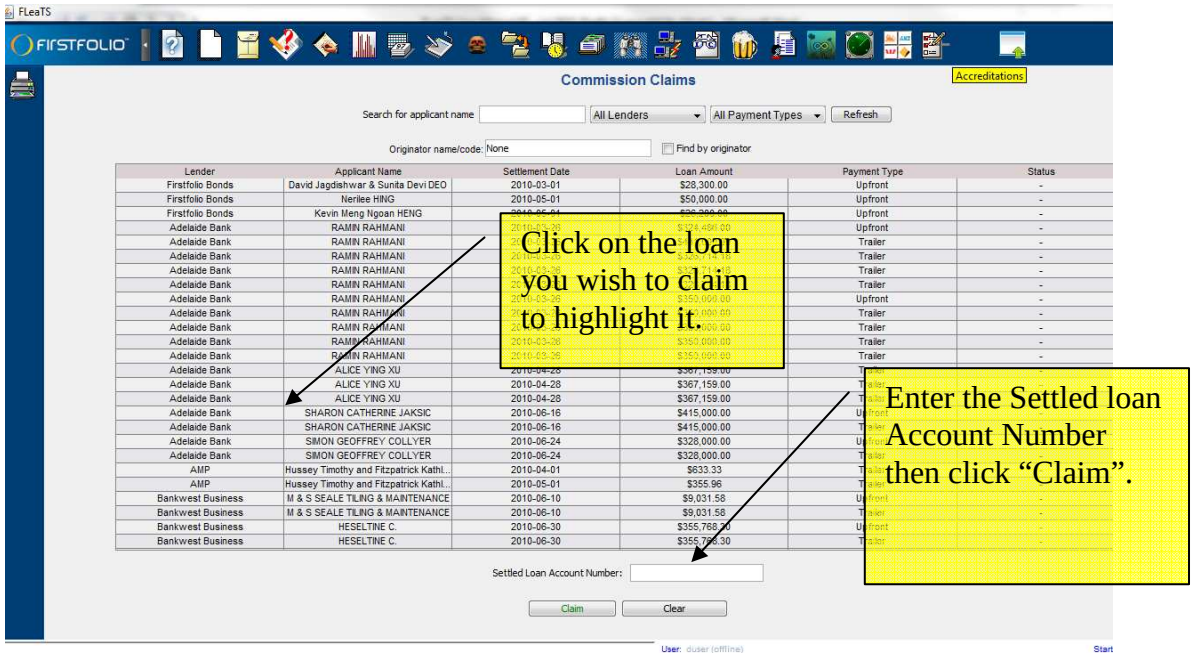
Claiming exceptions

Click on the button to view the Commission Exceptions screen. Settled loans will only appear here if they have been entered into FLeaTS incorrectly or have not been entered at all.


FLeaTS
FIRSTFOLIO
Accreditations
Commission Claims
Search for applicant name
All Lenders
All Payment Types
Refresh
Originator name/code: None
Find by originator
Lender
Applicant Name
Settlement Date
Loan Amount
Payment Type
Status
Firstfolio Bonds David Jagdishwar & Sunita Devi DEO 2010-03-01 $28,300.00 Upfront -
Firstfolio Bonds Nerilee HING 2010-05-01 $50,000.00 Upfront -
Firstfolio Bonds Kevin Meng Ngoan HENG Upfront -
Adelaide Bank RAMIN RAHMANI Upfront -
Adelaide Bank RAMIN RAHMANI Trailer -
Adelaide Bank RAMIN RAHMANI Trailer -
Adelaide Bank RAMIN RAHMANI Trailer -
Adelaide Bank RAMIN RAHMANI Upfront -
Adelaide Bank RAMIN RAHMANI Trailer -
Adelaide Bank RAMIN RAHMANI Trailer -
Adelaide Bank RAMIN RAHMANI Trailer -
Adelaide Bank ALICE YING XU
Adelaide Bank ALICE YING XU 2010-04-28 $367,159.00
Adelaide Bank ALICE YING XU 2010-04-28 $367,159.00
Adelaide Bank SHARON CATHERINE JAKSIC 2010-06-16 $415,000.00
Adelaide Bank SHARON CATHERINE JAKSIC 2010-06-16 $415,000.00
Adelaide Bank SIMON GEOFFREY COLLYER 2010-06-24 $328,000.00
Adelaide Bank SIMON GEOFFREY COLLYER 2010-06-24 $328,000.00
AMP Hussey Timothy and Fitzpatrick Kathl.. 2010-04-01 $633.33
AMP Hussey Timothy and Fitzpatrick Kathl.. 2010-05-01 $355.96
Bankwest Business M & S SEALE TILING & MAINTENANCE 2010-06-10 $9,031.58
Bankwest Business M & S SEALE TILING & MAINTENANCE 2010-06-10 $9,031.58
Bankwest Business HESELTINE C. 2010-06-30
Bankwest Business HESELTINE C. 2010-06-30
Click on the loan you wish to claim to highlight it.
Enter the Settled loan Account Number then click “Claim”.
Settled Loan Account Number:
Claim
Clear
User: duser (offline)
Start

By entering your originator name and ticking the “Find by originator” FLeaTS will, where possible, find exceptions belonging to you.

Note: Your originator name is the ‘name’ by which each lender recognises you in their system. This may be your name, your accreditation number or some other variation. You will therefore most likely have several originator names – one for each lender you have accreditation with.

You only need to enter this information once as the system will record those details for future use whenever you tick the Find by originator box.

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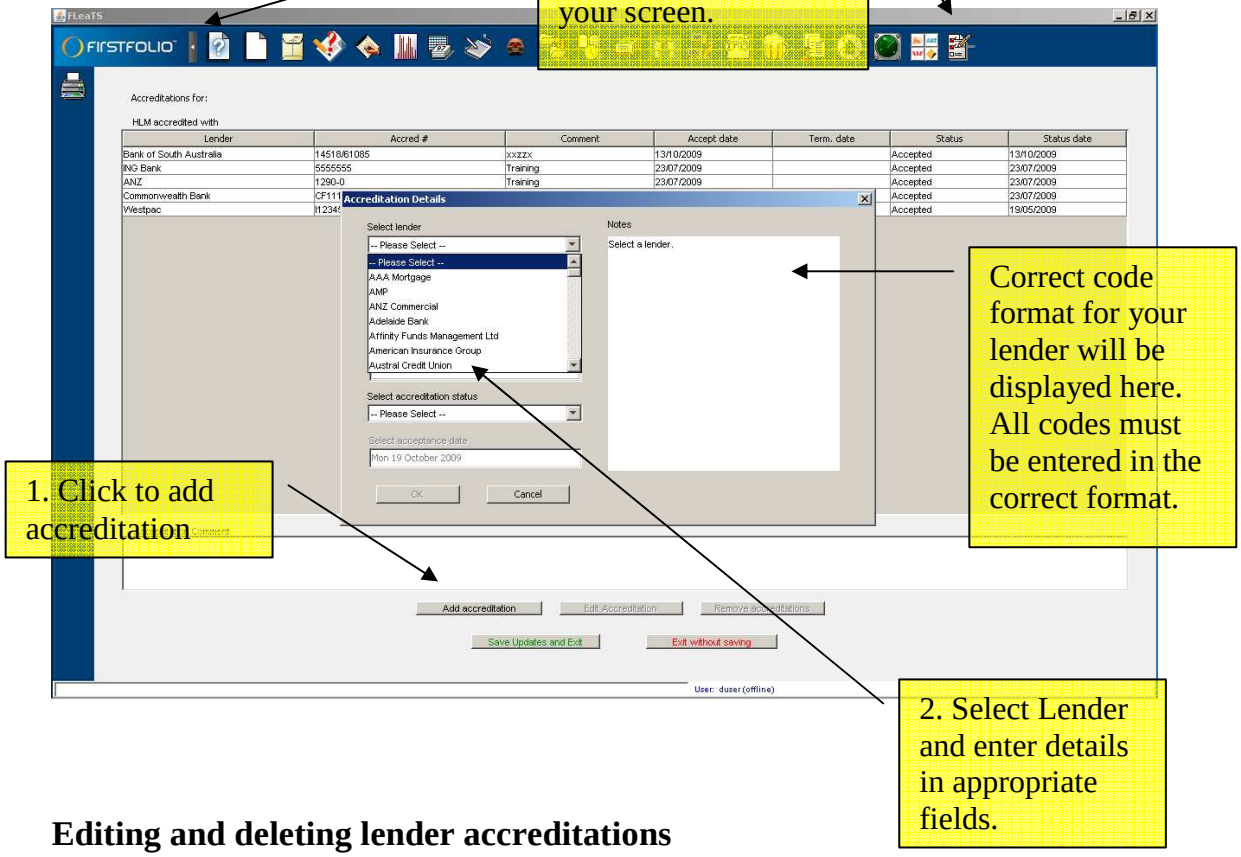
Creating and maintaining lender accreditations

It is important to ensure that you have entered your lender accreditation details in the system. FLeaTS uses this information to allow online lodgement via Pisces e-app and also to establish which lenders it can display in the loan qualification and matching software.

To add, amend or delete an accreditation click the icon to take you to the accreditations screen.

Adding an accreditation



Editing and deleting lender accreditations

Follow the same procedure as above after highlighting the lender you wish to edit or delete and then clicking the appropriate button.

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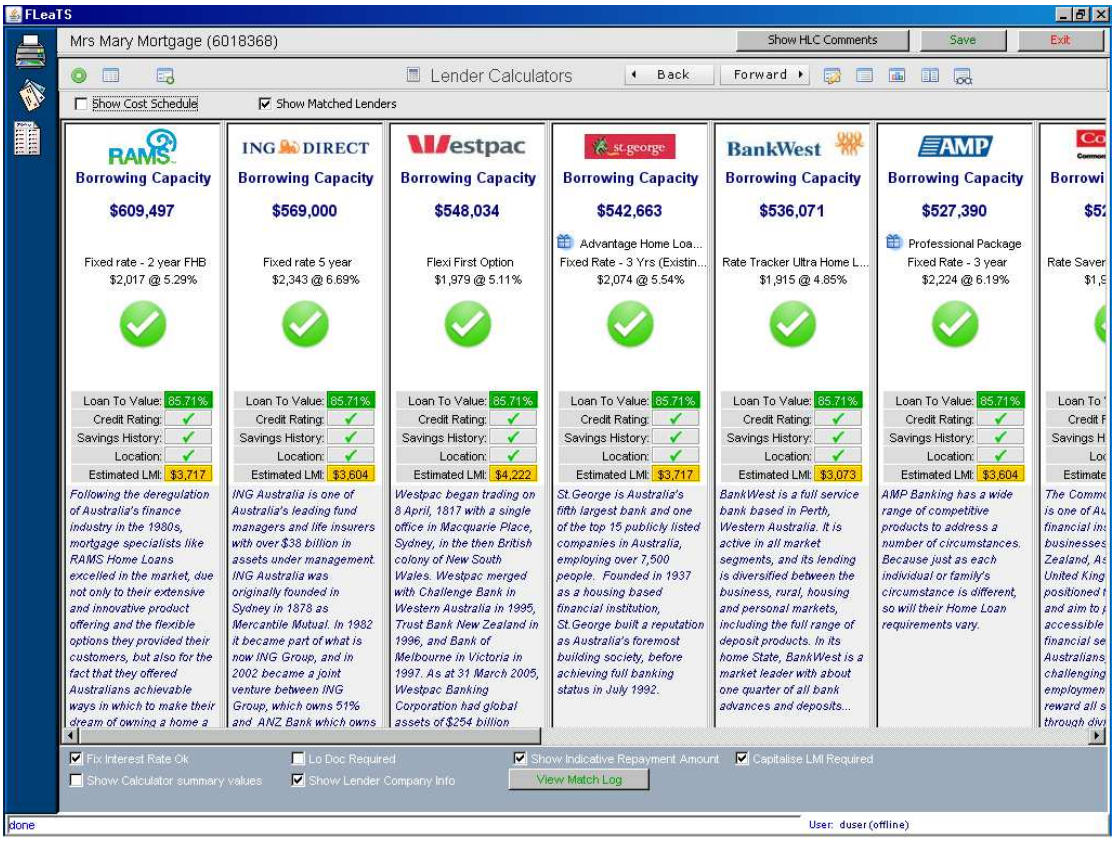
Loan Comparison Software and Product Information


FLeaTS
Mrs Mary Mortgage (6018368)
Show HLC Comments
Save
Exit
Lender Calculators
Back
Forward
Show Cost Schedule
Show Matched Lenders
RAMS
Borrowing Capacity
$609,497
Fixed rate - 2 year FHB
$2,017 @ 5.29%
Loan To Value: 85.71%
Credit Rating:
Savings History:
Location:
Estimated LMI: $3,717
Following the deregulation of Australia's finance industry in the 1980s, mortgage specialists like RAMS Home Loans excelled in the market, due not only to their extensive and innovative product offering and the flexible options they provided their customers, but also for the fact that they offered Australians achievable ways in which to make their dream of owning a home a
ING DIRECT
Borrowing Capacity
$569,000
Fixed rate 5 year
$2,343 @ 6.69%
Loan To Value: 85.71%
Credit Rating:
Savings History:
Location:
Estimated LMI: $3,604
ING Australia is one of Australia's leading fund managers and life insurers with over $38 billion in assets under management. ING Australia was originally founded in Sydney in 1878 as Mercantile Mutual. In 1982 it became part of what is now ING Group, and in 2002 became a joint venture between ING Group, which owns 51% and ANZ Bank which owns
Westpac
Borrowing Capacity
$548,034
Flexi First Option
$1,979 @ 5.11%
Loan To Value: 85.71%
Credit Rating:
Savings History:
Location:
Estimated LMI: $4,222
Westpac began trading on 8 April, 1817 with a single office in Macquarie Place, Sydney, in the then British colony of New South Wales. Westpac merged with Challenge Bank in Western Australia in 1995, Trust Bank New Zealand in 1996, and Bank of Melbourne in Victoria in 1997. As at 31 March 2005, Westpac Banking Corporation had global assets of $254 billion
st.george
Borrowing Capacity
$542,663
Advantage Home Loa...
Fixed Rate - 3 Yrs (Existin...
$2,074 @ 5.54%
Loan To Value: 85.71%
Credit Rating:
Savings History:
Location:
Estimated LMI: $3,717
St.George is Australia's fifth largest bank and one of the top 15 publicly listed companies in Australia, employing over 7,500 people. Founded in 1937 as a housing based financial institution, St.George built a reputation as Australia's foremost building society, before achieving full banking status in July 1992.
BankWest
Borrowing Capacity
$536,071
Rate Tracker Ultra Home L...
$1,915 @ 4.85%
Loan To Value: 85.71%
Credit Rating:
Savings History:
Location:
Estimated LMI: $3,073
BankWest is a full service bank based in Perth, Western Australia. It is active in all market segments, and its lending is diversified between the business, rural, housing and personal markets, including the full range of deposit products. In its home State, BankWest is a market leader with about one quarter of all bank advances and deposits...
AMP
Borrowing Capacity
$527,390
Professional Package
Fixed Rate - 3 year
$2,224 @ 6.19%
Loan To Value: 85.71%
Credit Rating:
Savings History:
Location:
Estimated LMI: $3,604
AMP Banking has a wide range of competitive products to address a number of circumstances. Because just as each individual or family's circumstance is different, so will their Home Loan requirements vary.
Fix Interest Rate Ok
Lo Doc Required
Show Indicative Repayment Amount
Capitalise LMI Required
Show Calculator summary values
Show Lender Company Info
View Match Log
done
User: duser (offline)

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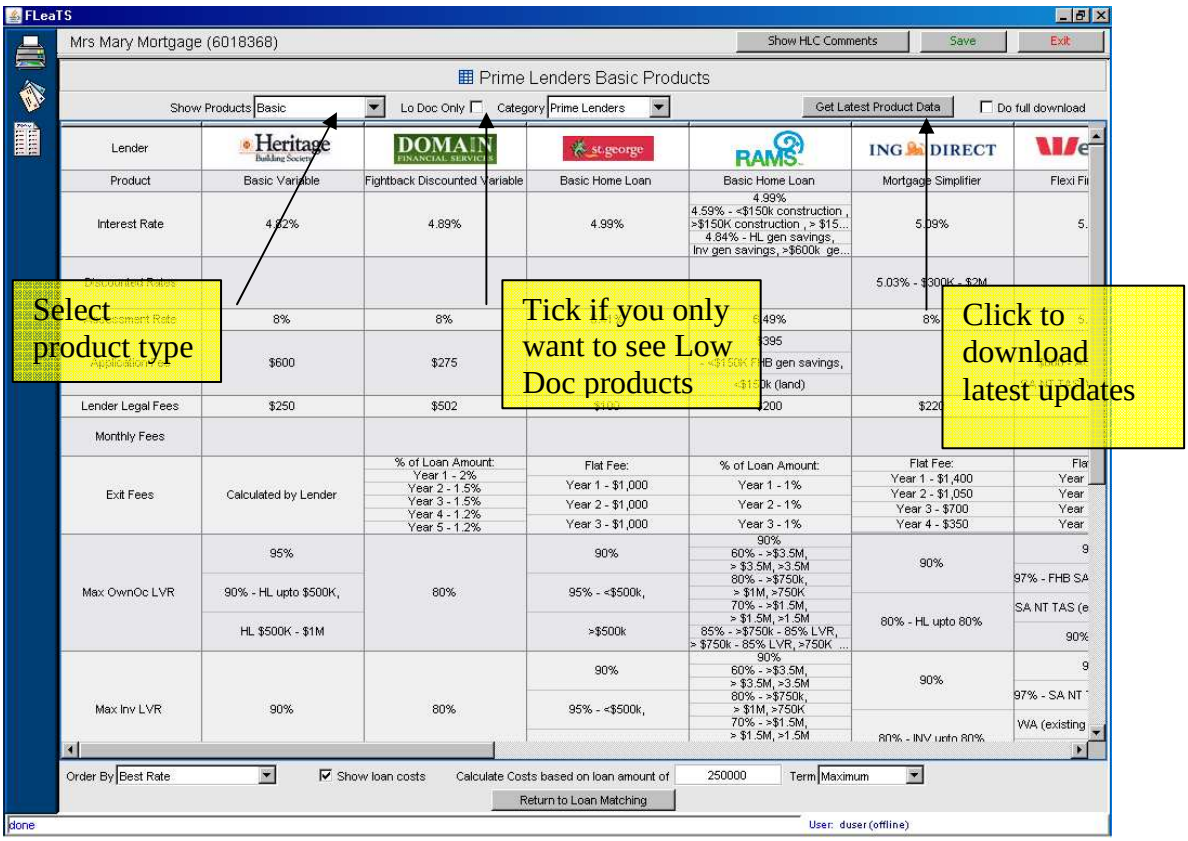
Product matrix

Basic information on all lender products is available from both the FLeaTS and Loan Matching screens. From any FLeaTS screen click the icon. If you are in the Loan Matching system click the icon at the top left of the screen.



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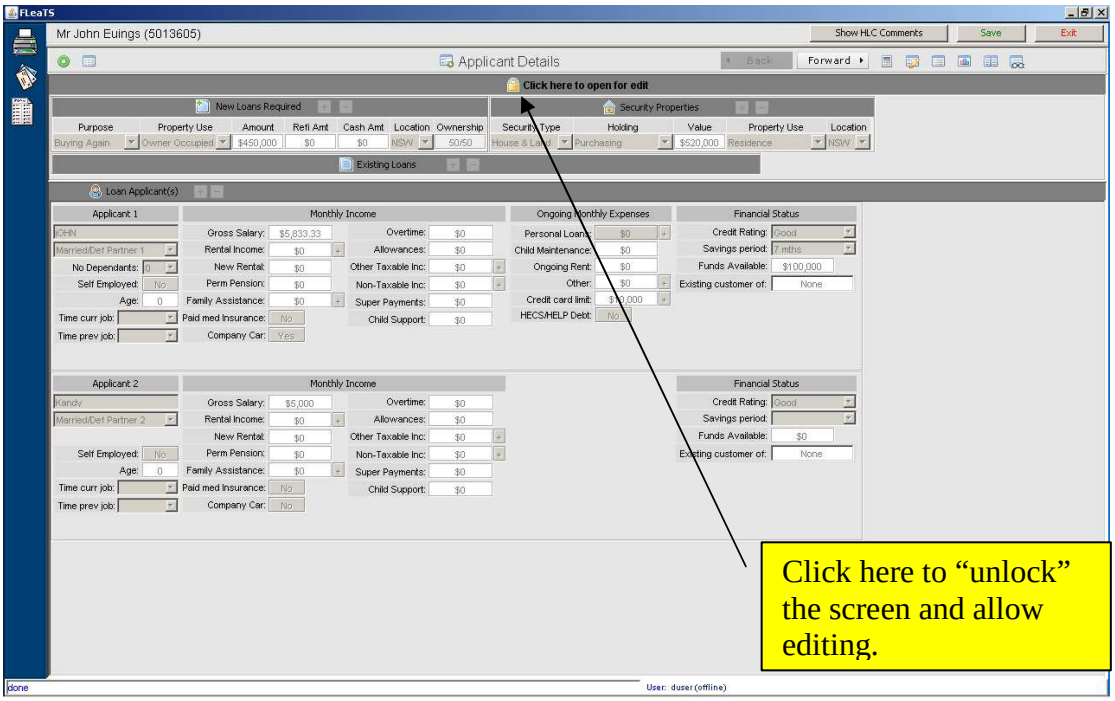
Accessing the loan matching system from current record

Loan matching can be accessed from your client list by highlighting or opening a client's record and clicking the icon or by clicking the quick scenario icon as shown below. When accessing via a client's record you will be taken directly to the details screen as shown below.



Whether accessing for an existing client or a new prospect the system works exactly the same from this screen onwards. Refer to the next section for further details.

Accessing the loan matching system for a new prospect

Click the icon to open the New Prospect page. This facility enables you to create a 'quick' scenario without the need to create a whole client record. New client records can be created from a scenario.

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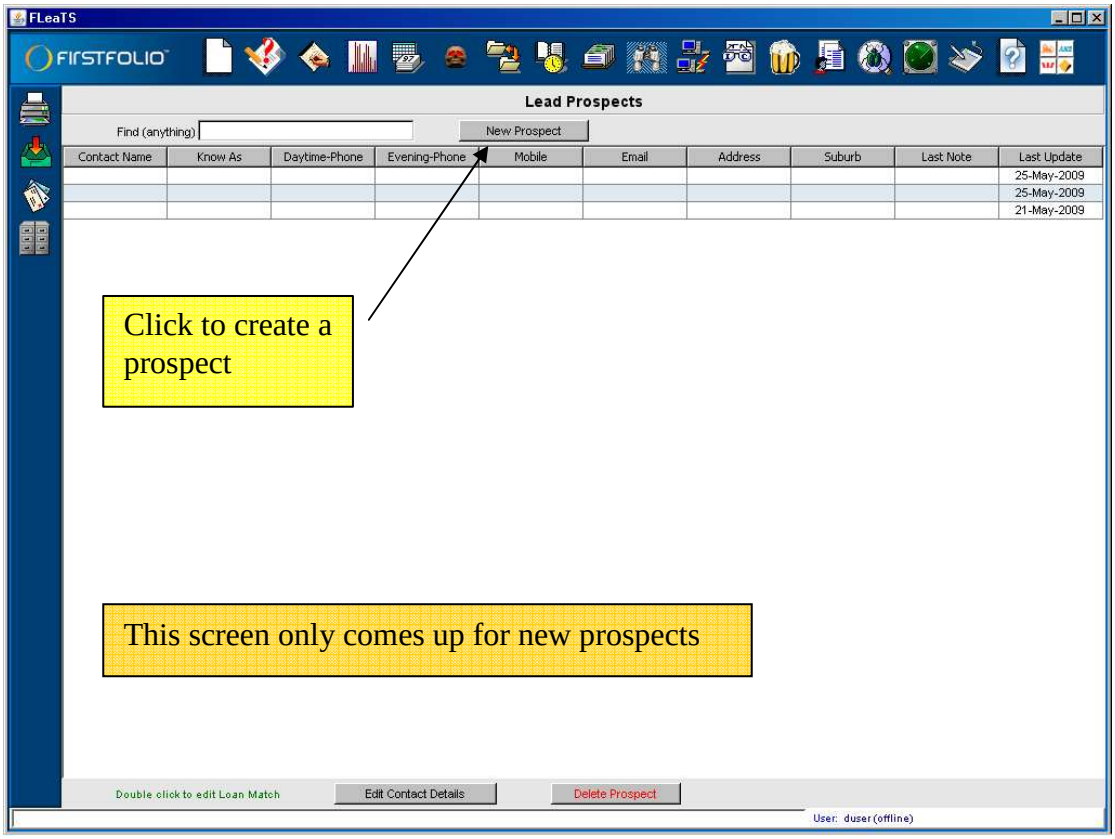

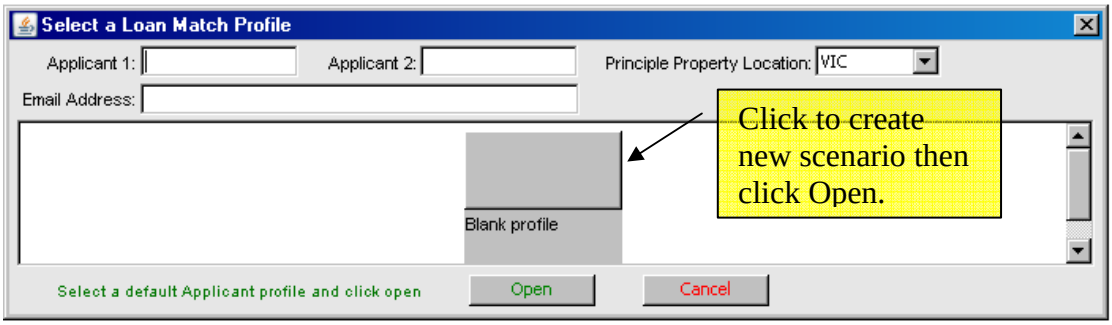

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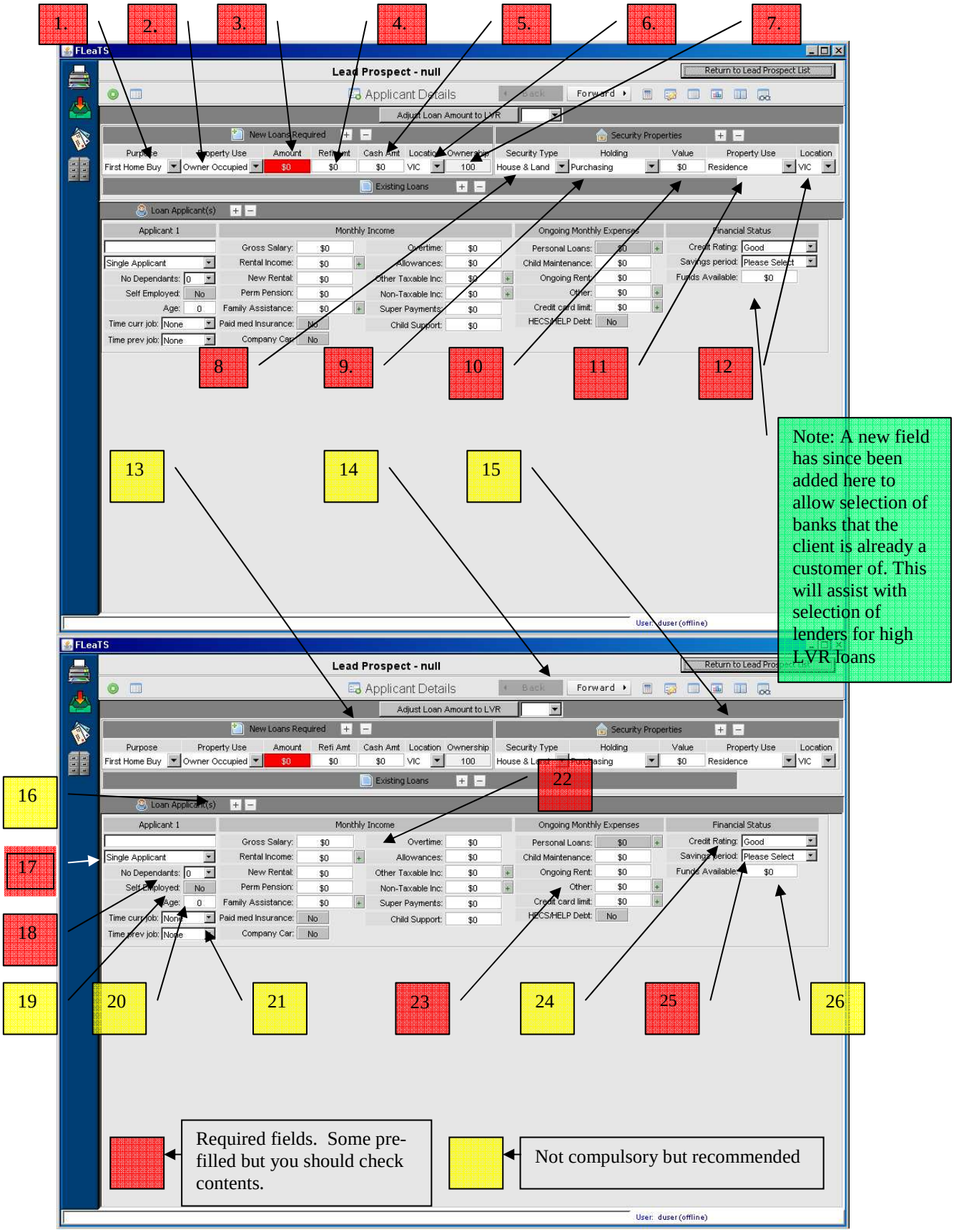

 © Firstfolio Limited

Tip: Always ensure you enter a savings period (25) to ensure you get an accurate list of qualified lenders.

1.	Select customer type	14.	Navigate forward or back
2.	Select property usage	15.	Add or subtract securities
3.	Loan Amount	16.	Add or subtract borrowers
4.	Refinance amount (if Refi.)	17.	*Select relationship type
5.	Cash out amount (if Refi.)	18.	Number of dependants
6.	Enter state where loan to be	19.	Self employed (yes or no)
7.	Ownership %	20.	Cust. age (for Reverse mortgage)
8.	Select security type	21.	^Time in current and previous job
9.	Select appropriate holding	22.	#Income (all types). Monthly
10.	Estimated value or contract price	23.	Enter all expenses
11.	State security located in	24.	Credit rating. Enables more info if not "Good".
12.	How is the security property used	25.	Savings period
13.	Add or subtract loans	26.	Enter available funds for purchase

*** Some types require a set combination. I.e. Married/Defacto 1 requires another applicant Married/Defacto 2.**

^ Required for servicing for some lender matches when loan is high LVR

 # you can enter the annual figure and press F12 to convert to monthly

Qualify your client

Click the

button to progress to the client qualification screen.

You can elect to display a schedule of costs and funds required only, lenders the client qualifies with or both by checking one or both boxes. The system will default to both.

In the screen shot below you see the following:

1. Cost schedule detailing all appropriate state government and lender and mortgage insurance costs. (Note: LMI is stated as an average of all qualifying lenders at this time).
2. Finds required by the client to complete the purchase plus a warning if there is a shortfall based on initial input.
3. Lenders with whom the scenario qualifies ordered from left to right on maximum loan amount for that lender. Use the horizontal scroll bar to slide through lenders out of view.
4. You can change the loans that appear by selecting various tick boxes at the bottom of the screen. Usually the default view is sufficient.
5. You should note that other than determining maximum capacity for each lender no loan matching or ranking has taken place at this time.
6. At this point you know that based on the information provided the scenario will qualify with a number of lenders.

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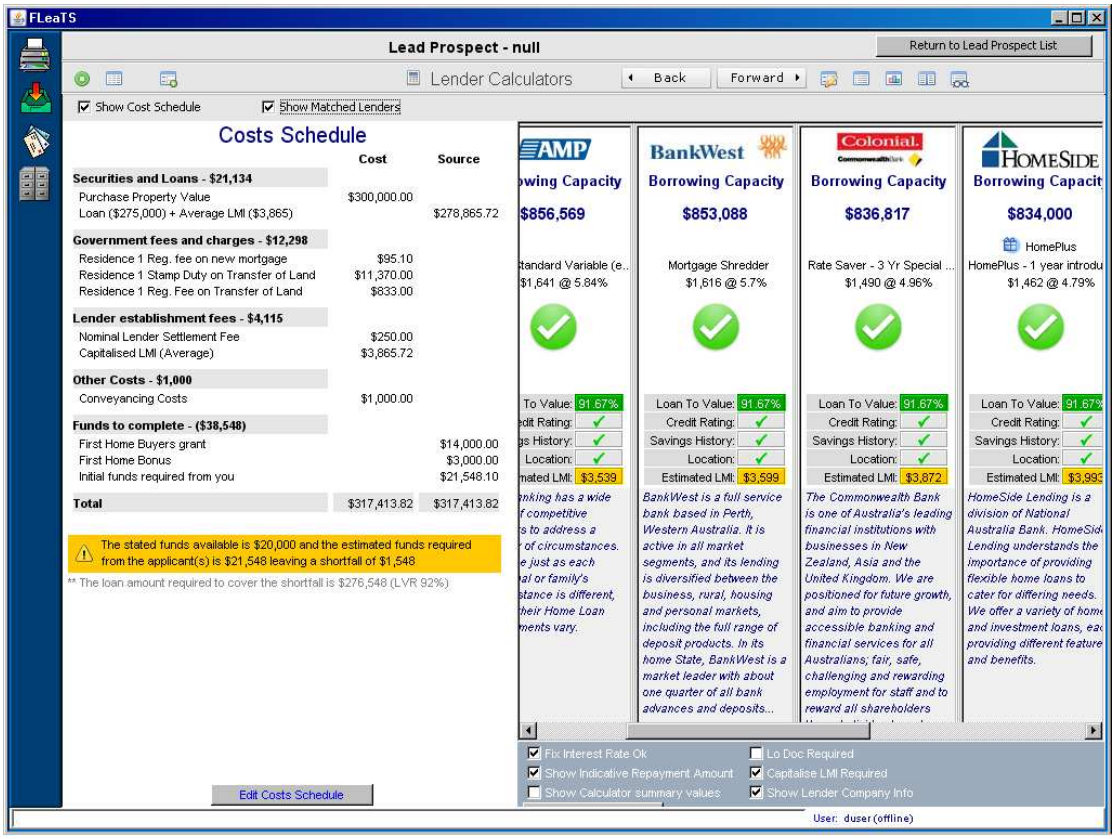
FLeaTS
Lead Prospect - null
Return to Lead Prospect List
Lender Calculators
Back
Forward
Show Cost Schedule
Show Matched Lenders
Costs Schedule
Cost
Source
Securities and Loans - $21,134
Purchase Property Value $300,000.00
Loan ($275,000) + Average LMI ($3,865) $278,865.72
Government fees and charges - $12,298
Residence 1 Reg. fee on new mortgage $95.10
Residence 1 Stamp Duty on Transfer of Land $11,370.00
Residence 1 Reg. Fee on Transfer of Land $833.00
Lender establishment fees - $4,115
Nominal Lender Settlement Fee $250.00
Capitalised LMI (Average) $3,865.72
Other Costs - $1,000
Conveyancing Costs $1,000.00
Funds to complete - ($38,548)
First Home Buyers grant $14,000.00
First Home Bonus $3,000.00
Initial funds required from you $21,548.10
Total $317,413.82 $317,413.82
The stated funds available is $20,000 and the estimated funds required from the applicant(s) is $21,548 leaving a shortfall of $1,548
** The loan amount required to cover the shortfall is $276,548 (LVR 92%)
Edit Costs Schedule
AMP
Borrowing Capacity
$856,569
Standard Variable (e..
$1,641 @ 5.84%
BankWest
Borrowing Capacity
$853,088
Mortgage Shredder
$1,616 @ 5.7%
Colonial.
Borrowing Capacity
$836,817
Rate Saver - 3 Yr Special ...
$1,490 @ 4.96%
HOMESIDE
Borrowing Capacit
$834,000
HomePlus
HomePlus - 1 year introdu
$1,462 @ 4.79%
Loan To Value: 91.67%
Credit Rating:
Savings History:
Location:
Estimated LMI: $3,599
BankWest is a full service bank based in Perth, Western Australia. It is active in all market segments, and its lending is diversified between the business, rural, housing and personal markets, including the full range of deposit products. In its home State, BankWest is a market leader with about one quarter of all bank advances and deposits...
The Commonwealth Bank is one of Australia's leading financial institutions with businesses in New Zealand, Asia and the United Kingdom. We are positioned for future growth, and aim to provide accessible banking and financial services for all Australians; fair, safe, challenging and rewarding employment for staff and to reward all shareholders
HomeSide Lending is a division of National Australia Bank. HomeSide Lending understands the importance of providing flexible home loans to cater for differing needs. We offer a variety of home and investment loans, each providing different features and benefits.
Fix Interest Rate Ok
Show Indicative Repayment Amount
Show Calculator summary values
Lo Doc Required
Capitalise LMI Required
Show Lender Company Info
User: duser (offline)

Note the highlighted warning showing a funds shortfall. This will be shown if the amount entered in the "Funds Available" field are less than the calculated funds required.

Find the appropriate loan

Click the

button.

From the following page you can select the features that you and your client consider the most appropriate for their circumstances.

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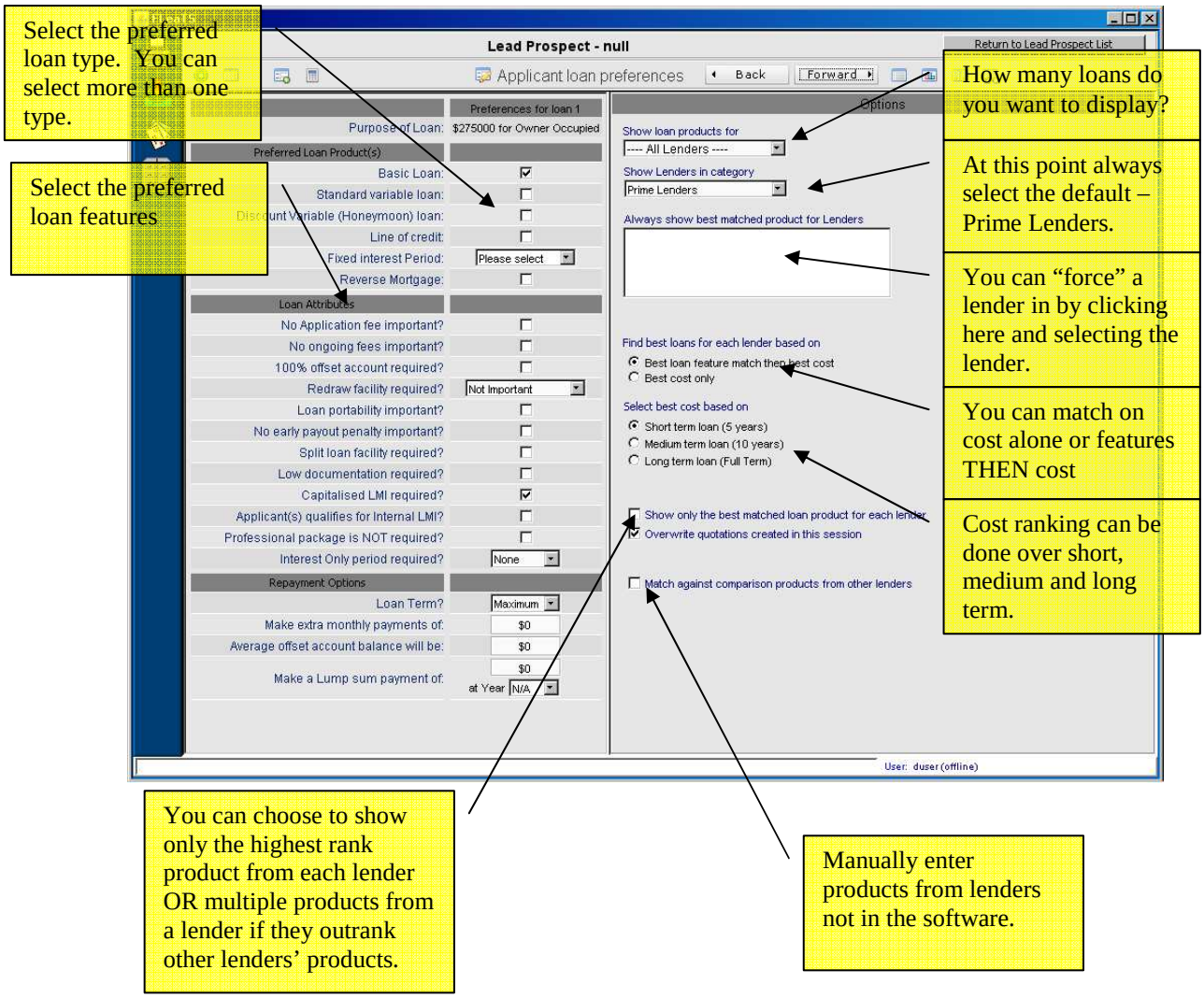
Select the preferred loan type. You can select more than one type.
Select the preferred loan features
Lead Prospect - null
Return to Lead Prospect List
Applicant loan preferences
Back
Forward
Preferences for loan 1
Purpose of Loan: $275000 for Owner Occupied
Preferred Loan Product(s)
Basic Loan:
Standard variable loan:
Discount Variable (Honeymoon) loan:
Line of credit:
Fixed interest Period: Please select
Reverse Mortgage:
Loan Attributes
No Application fee important?
No ongoing fees important?
100% offset account required?
Redraw facility required? Not Important
Loan portability important?
No early payout penalty important?
Split loan facility required?
Low documentation required?
Capitalised LMI required?
Applicant(s) qualifies for Internal LMI?
Professional package is NOT required?
Interest Only period required? None
Repayment Options
Loan Term? Maximum
Make extra monthly payments of: $0
Average offset account balance will be: $0
Make a Lump sum payment of: $0 at Year N/A
Options
Show loan products for ---- All Lenders ----
Show Lenders in category Prime Lenders
Always show best matched product for Lenders
Find best loans for each lender based on
Best loan feature match then best cost
Best cost only
Select best cost based on
Short term loan (5 years)
Medium term loan (10 years)
Long term loan (Full Term)
Show only the best matched loan product for each lender
Overwrite quotations created in this session
Match against comparison products from other lenders
User: duser (offline)
How many loans do you want to display?
At this point always select the default – Prime Lenders.
You can "force" a lender in by clicking here and selecting the lender.
You can match on cost alone or features THEN cost
Cost ranking can be done over short, medium and long term.
You can choose to show only the highest rank product from each lender OR multiple products from a lender if they outrank other lenders' products.
Manually enter products from lenders not in the software.

Click the button.

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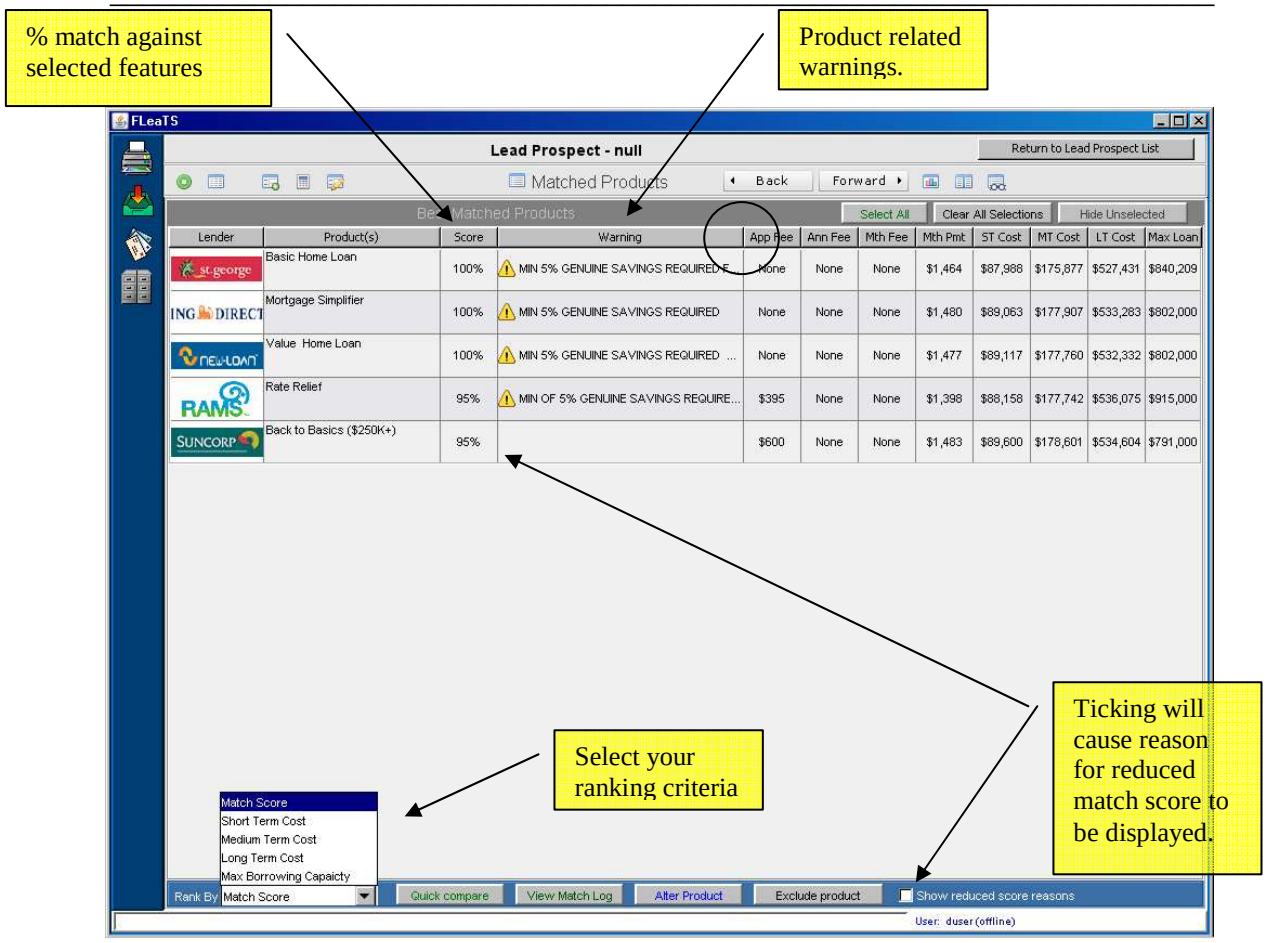
% match against selected features
Product related warnings.
FLeaTS
Lead Prospect - null
Return to Lead Prospect List
Matched Products
Back
Forward
Select All
Clear All Selections
Hide Unselected
Lender
Product(s)
Score
Warning
App Fee
Ann Fee
Mth Fee
Mth Pmt
ST Cost
MT Cost
LT Cost
Max Loan
Basic Home Loan 100% MIN 5% GENUINE SAVINGS REQUIRED F None None None $1,464 $87,988 $175,877 $527,431 $840,209
Mortgage Simplifier 100% MIN 5% GENUINE SAVINGS REQUIRED None None None $1,480 $89,063 $177,907 $533,283 $802,000
Value Home Loan 100% MIN 5% GENUINE SAVINGS REQUIRED ... None None None $1,477 $89,117 $177,760 $532,332 $802,000
Rate Relief 95% MIN OF 5% GENUINE SAVINGS REQUIRE... $395 None None $1,398 $88,158 $177,742 $536,075 $915,000
Back to Basics ($250K+) 95% $600 None None $1,483 $89,600 $178,601 $534,604 $791,000
Ticking will cause reason for reduced match score to be displayed.
Select your ranking criteria
Match Score
Short Term Cost
Medium Term Cost
Long Term Cost
Max Borrowing Capaicty
Rank By
Match Score
Quick compare
View Match Log
Alter Product
Exclude product
Show reduced score reasons
User: duser (offline)

Tip: Expand the Warning column to view the entire warning. Do this by placing your cursor on the column divider, circled above, and dragging it to the right. You can expand any column in this way.

1. Click the Select All button or click on individual loans you wish to rank.
2. Click the Forward button.

Any displayed product can be excluded by highlighting it and clicking the Exclude product button. This will cause the system to do a new lender match without the excluded product.

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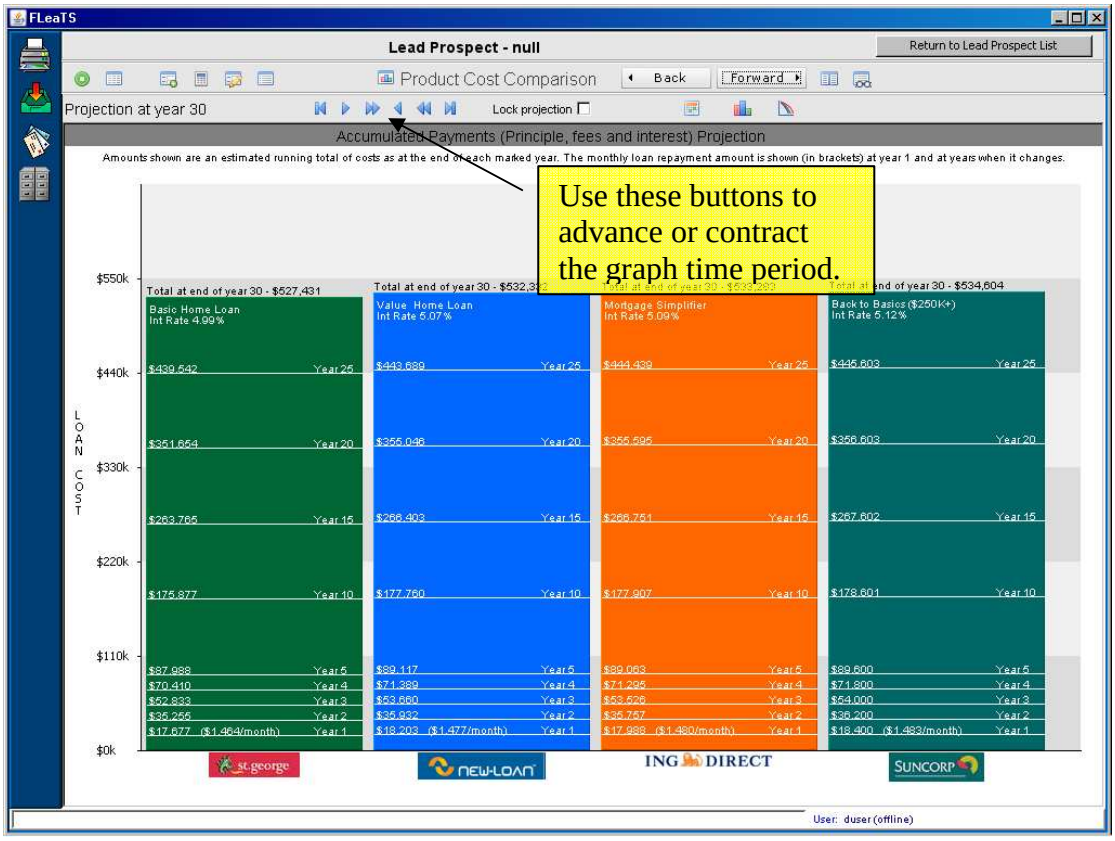


These loans are ranked by total cost (principal, interest and fees) payable. The graph will default to the full loan term but this can be changed. Clicking the button or button will reduce or increase the graph term by five years. The buttons will reduce or increase the graph by 1 year increments.

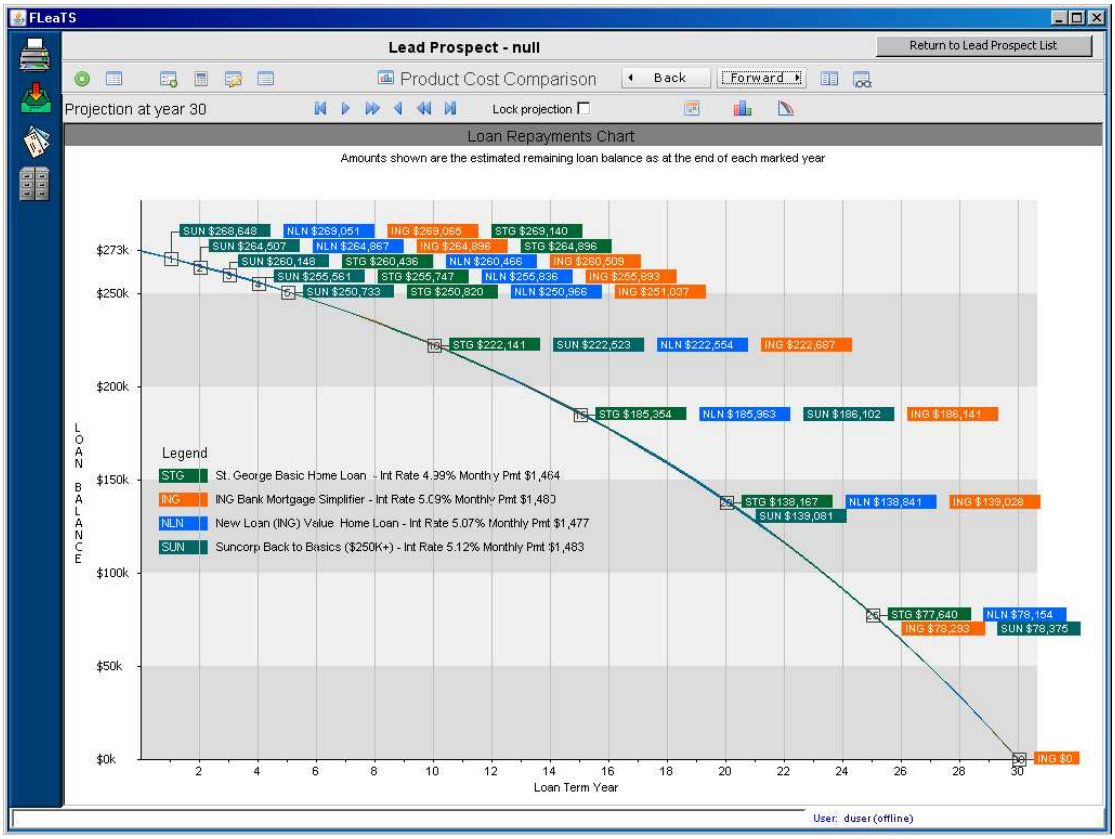
You can lock the projection in place by ticking the Lock Projection box. Leaving the box unticked will return the graph to the maximum term each time you return to it after going to another screen.

The lines on the graph show the total amount paid over the designated number of years.

Note: Changing the term on the graph does not change the initial loan term. It shows the amount of the loan including costs and interest paid over the time specified.

By clicking the icon you are able to change the graph view to the following.

 © Firstfolio Limited


FLeaTS
Lead Prospect - null
Return to Lead Prospect List
Product Cost Comparison
Back
Forward
Projection at year 30
Lock projection
Loan Repayments Chart
Amounts shown are the estimated remaining loan balance as at the end of each marked year
LOAN BALANCE
Loan Term Year
Legend
STG St. George Basic Home Loan - Int Rate 4.39% Monthly Pmt $1,464
ING ING Bank Mortgage Simplifier - Int Rate 5.09% Monthly Pmt $1,480
NLN New Loan (ING) Value Home Loan - Int Rate 5.07% Monthly Pmt $1,477
SUN Suncorp Back to Basics ($250K+) - Int Rate 5.12% Monthly Pmt $1,483
User: duser (offline)

Instead of displaying total payments this graph displays the expected loan balance at the various points in time. The graph term can be advanced and contracted in the same manner as shown above.

What if scenario

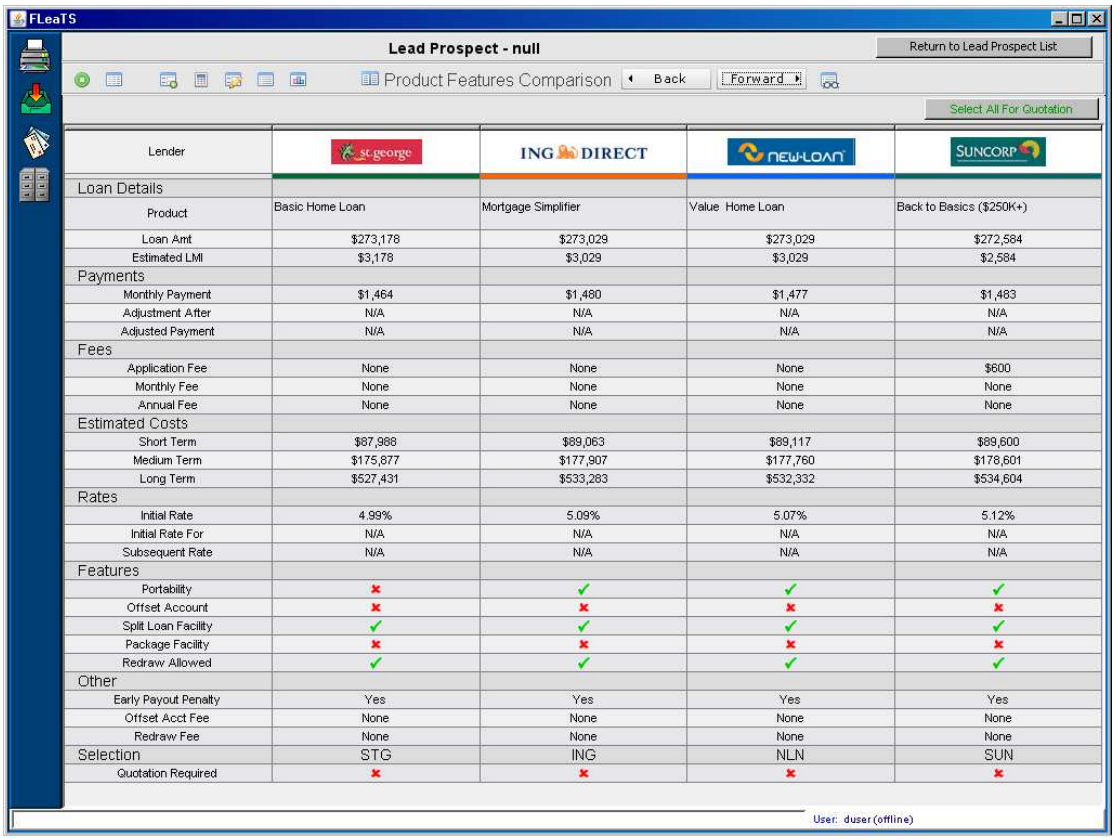
You can accommodate what if scenario requests (in the line graph above) for making additional payments, lump sum payments or average offset balance. Set the appropriate options as shown below in the Loan Preferences Screen.

Repayment Options	
Loan Term?	Maximum
Make extra monthly payments of:	$0
Average offset account balance will be:	$0
Make a Lump sum payment of:	$0 at Year N/A

 © Firstfolio Limited

Product features comparison

Click the Forward button from either graph.



Lender	st.george	ING DIRECT	NEW-LOAN	SUNCORP
Loan Details				
Product	Basic Home Loan	Mortgage Simplifier	Value Home Loan	Back to Basics ($250K+)
Loan Amt	$273,178	$273,029	$273,029	$272,584
Estimated LMI	$3,178	$3,029	$3,029	$2,584
Payments				
Monthly Payment	$1,464	$1,480	$1,477	$1,483
Adjustment After	N/A	N/A	N/A	N/A
Adjusted Payment	N/A	N/A	N/A	N/A
Fees				
Application Fee	None	None	None	$600
Monthly Fee	None	None	None	None
Annual Fee	None	None	None	None
Estimated Costs				
Short Term	$87,988	$89,063	$89,117	$89,600
Medium Term	$175,877	$177,907	$177,760	$178,601
Long Term	$527,431	$533,283	$532,332	$534,604
Rates				
Initial Rate	4.99%	5.09%	5.07%	5.12%
Initial Rate For	N/A	N/A	N/A	N/A
Subsequent Rate	N/A	N/A	N/A	N/A
Features				
Portability	✗	✓	✓	✓
Offset Account	✗	✗	✗	✗
Split Loan Facility	✓	✓	✓	✓
Package Facility	✗	✗	✗	✗
Redraw Allowed	✓	✓	✓	✓
Other				
Early Payout Penalty	Yes	Yes	Yes	Yes
Offset Acct Fee	None	None	None	None
Redraw Fee	None	None	None	None
Selection	STG	ING	NLN	SUN
Quotation Required	✗	✗	✗	✗

Provide your customer with a quotation

On the bottom line, click on the red cross for all loans you wish to provide a quote for. The cross will turn into a green tick.

Alternatively, click the Select All For Quotation button to provide a quote for all displayed lender products

Click the Forward button.

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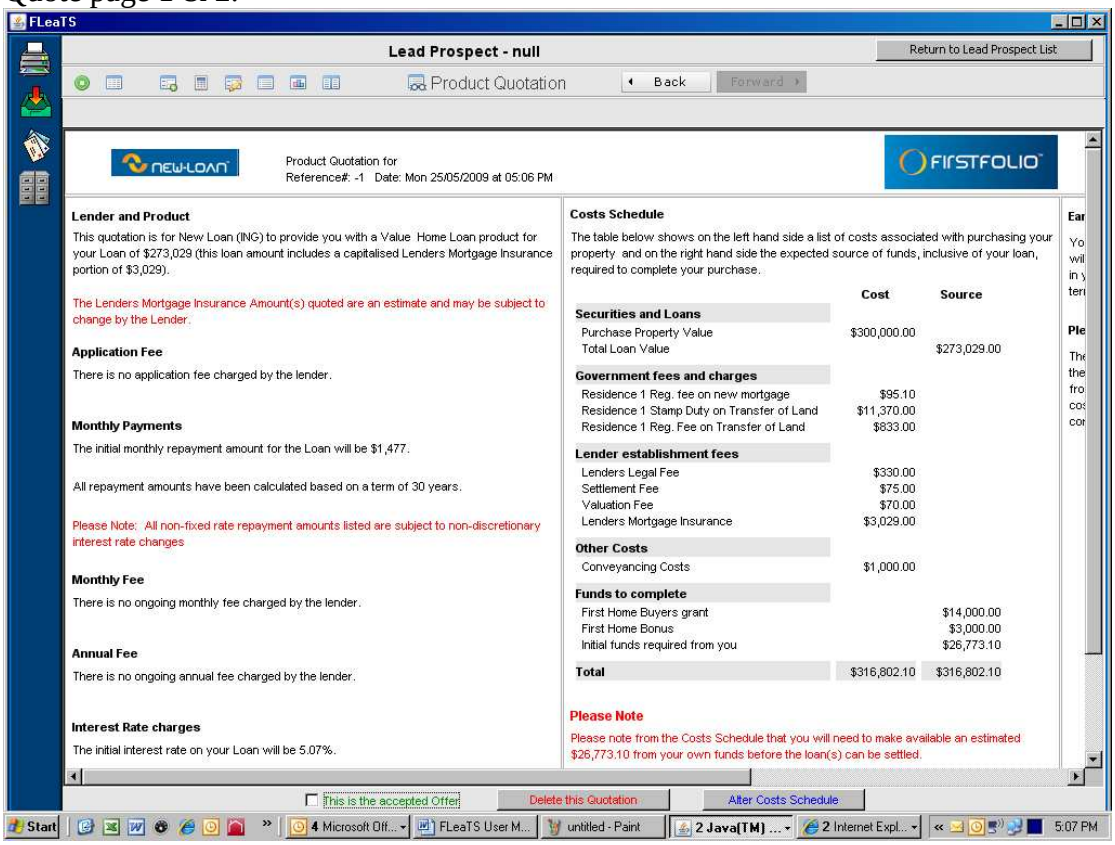
Quote page 1 & 2.


FLeaTS
Lead Prospect - null
Return to Lead Prospect List
Product Quotation
Back
Forward
NEW-LOAN
Product Quotation for
Reference#: -1 Date: Mon 25/05/2009 at 05:06 PM
FIRSTFOLIO
Lender and Product
This quotation is for New Loan (ING) to provide you with a Value Home Loan product for your Loan of $273,029 (this loan amount includes a capitalised Lenders Mortgage Insurance portion of $3,029).
The Lenders Mortgage Insurance Amount(s) quoted are an estimate and may be subject to change by the Lender.
Application Fee
There is no application fee charged by the lender.
Monthly Payments
The initial monthly repayment amount for the Loan will be $1,477.
All repayment amounts have been calculated based on a term of 30 years.
Please Note: All non-fixed rate repayment amounts listed are subject to non-discretionary interest rate changes
Monthly Fee
There is no ongoing monthly fee charged by the lender.
Annual Fee
There is no ongoing annual fee charged by the lender.
Interest Rate charges
The initial interest rate on your Loan will be 5.07%.
Costs Schedule
The table below shows on the left hand side a list of costs associated with purchasing your property and on the right hand side the expected source of funds, inclusive of your loan, required to complete your purchase.
Cost
Source
Securities and Loans
Purchase Property Value $300,000.00
Total Loan Value $273,029.00
Government fees and charges
Residence 1 Reg. fee on new mortgage $95.10
Residence 1 Stamp Duty on Transfer of Land $11,370.00
Residence 1 Reg. Fee on Transfer of Land $833.00
Lender establishment fees
Lenders Legal Fee $330.00
Settlement Fee $75.00
Valuation Fee $70.00
Lenders Mortgage Insurance $3,029.00
Other Costs
Conveyancing Costs $1,000.00
Funds to complete
First Home Buyers grant $14,000.00
First Home Bonus $3,000.00
Initial funds required from you $26,773.10
Total $316,802.10 $316,802.10
Please Note
Please note from the Costs Schedule that you will need to make available an estimated $26,773.10 from your own funds before the loan(s) can be settled.
This is the accepted Offer
Delete this Quotation
Alter Costs Schedule
Start
4 Microsoft Off...
FLeaTS User M...
untitled - Paint
2 Java(TM) ...
2 Internet Expl...
5:07 PM

Quote page 3.

Early Termination Fee

Your Loan has an early termination fee calculated as a percentage of the loan amount and will be 1.2% if you terminate in year 1, 1.2% if you terminate in year 2, 1.2% if you terminate in year 3, 1.0% if you terminate in year 4, 0.8% if you terminate in year 5. There is no early termination fee if you terminate in or after year 6.

Please Note

The Value Home Loan product has a valuation fee of up to $220 of which eChoice will pay the first $150. The remaining $70 will be charged when your loan settles. If you withdraw from your loan application after a valuation has been conducted you will be charged the full cost of the valuation. This will be charged to your credit card under the authority you complete as part of the application form.

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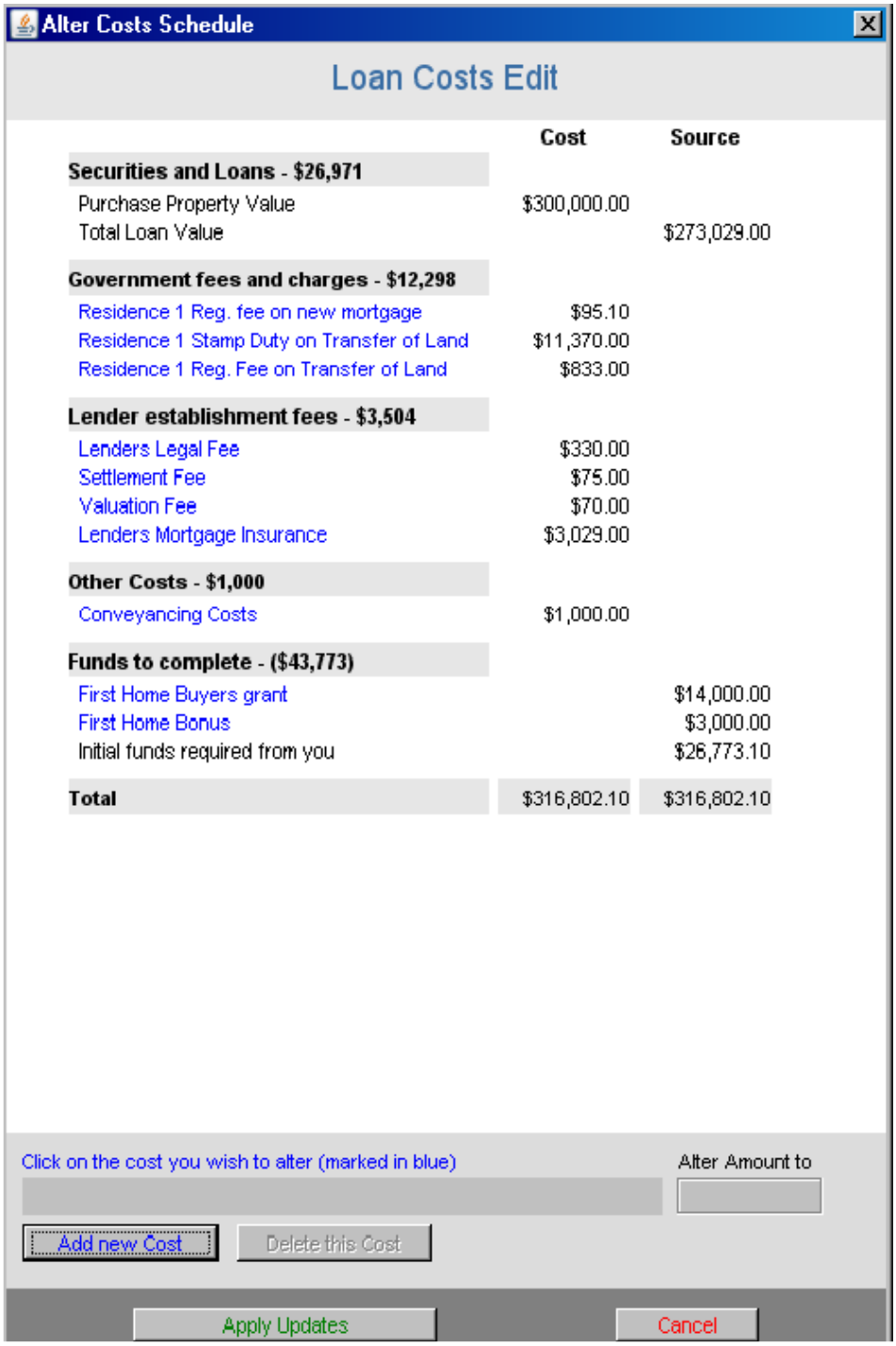
Amending a quote

Click the Alter Costs Schedule button.



1. You can add a new cost by clicking the Add new Cost button
2. Costs can be deleted by clicking on the item to be deleted and then clicking the Delete this Cost button.

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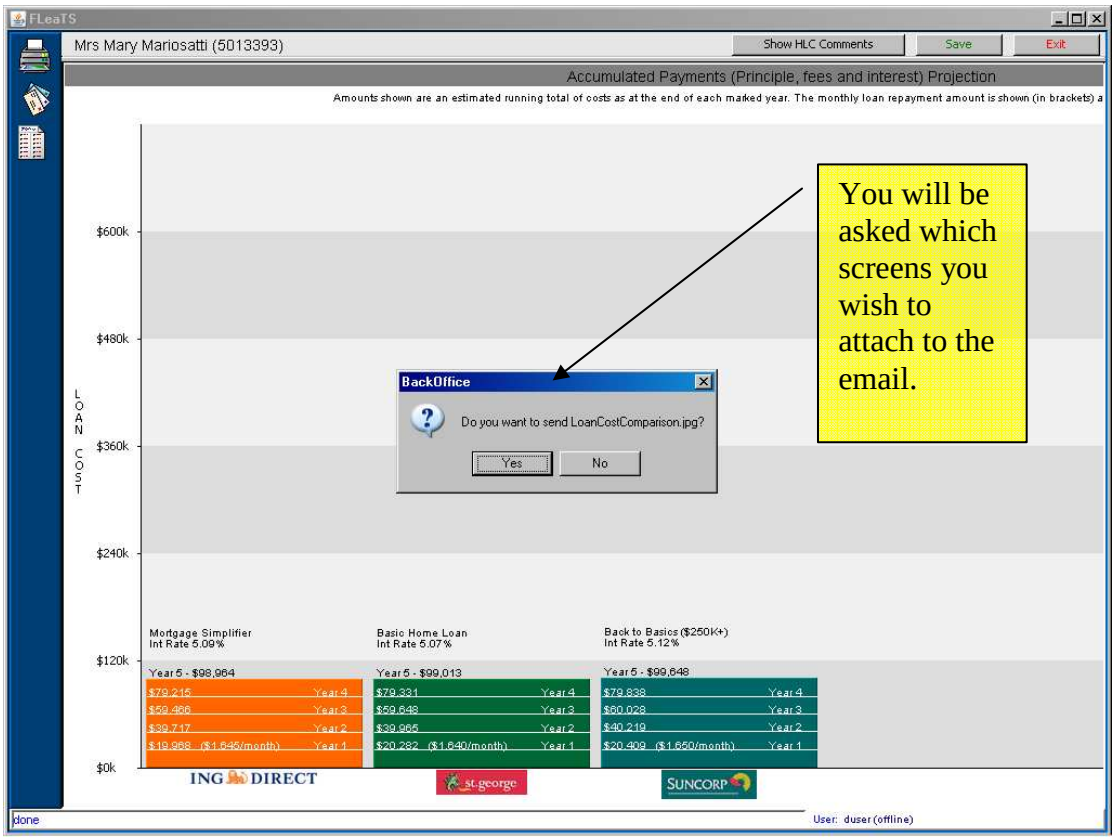
Emailing the quotation and other information to your client

Click the icon to open the email template.



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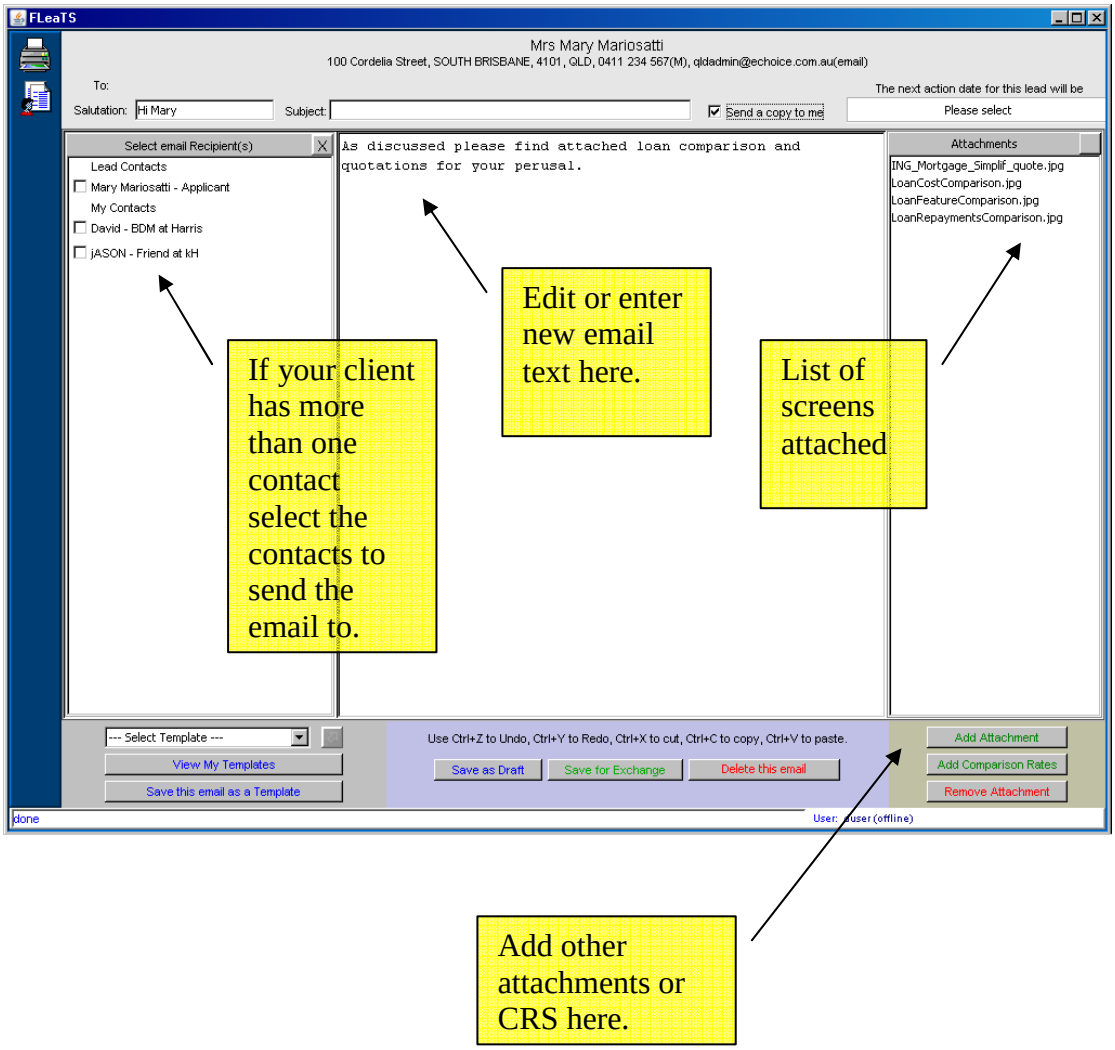
FLeaTS
Mrs Mary Mariosatti
100 Cordelia Street, SOUTH BRISBANE, 4101, QLD, 0411 234 567(M), qldadmin@echoice.com.au(email)
To:
Salutation: Hi Mary
Subject:
Send a copy to me
The next action date for this lead will be
Please select
Select email Recipient(s)
Lead Contacts
Mary Mariosatti - Applicant
My Contacts
David - BDM at Harris
jASON - Friend at kH
As discussed please find attached loan comparison and quotations for your perusal.
Attachments
ING_Mortgage_Simplif_quote.jpg
LoanCostComparison.jpg
LoanFeatureComparison.jpg
LoanRepaymentsComparison.jpg
--- Select Template ---
View My Templates
Save this email as a Template
Use Ctrl+Z to Undo, Ctrl+Y to Redo, Ctrl+X to cut, Ctrl+C to copy, Ctrl+V to paste.
Save as Draft
Save for Exchange
Delete this email
Add Attachment
Add Comparison Rates
Remove Attachment
done
User: duser (offline)
If your client has more than one contact select the contacts to send the email to.
Edit or enter new email text here.
List of screens attached
Add other attachments or CRS here.

Printing your quotation and comparisons

All quotations and comparisons can be printed for your records by clicking on the Print icon on each page.

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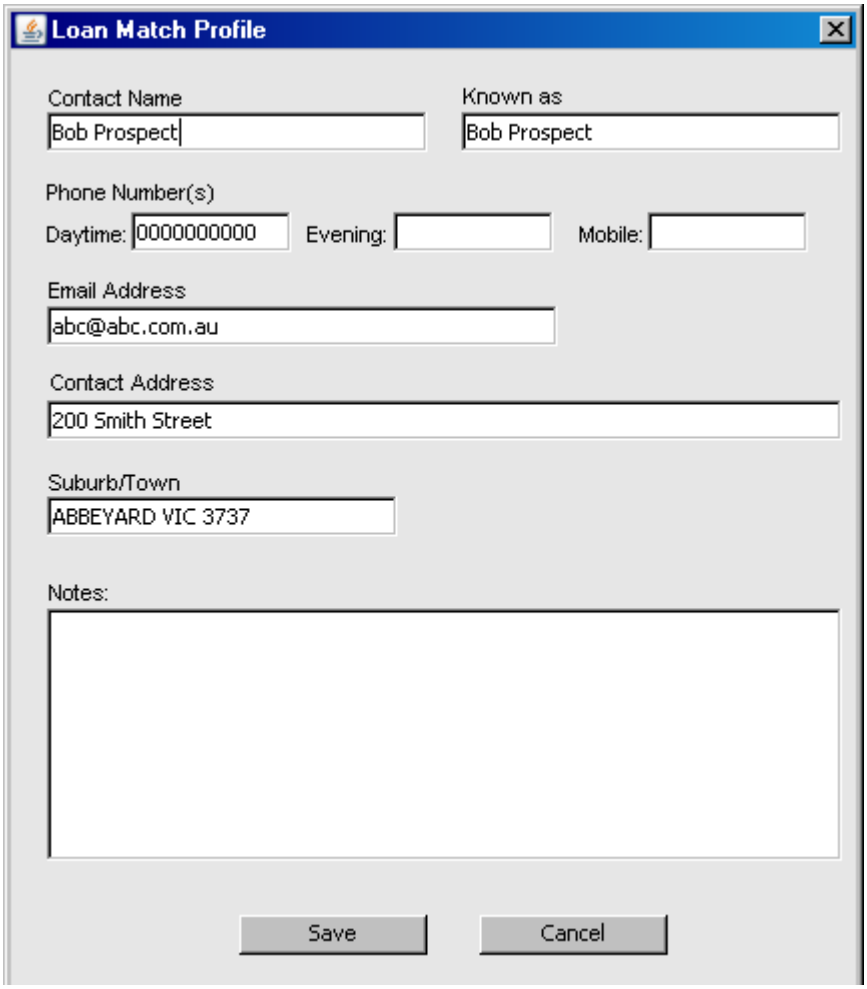
Create new client from loan scenario and prospect

Once you have established that the new prospect is going to become a client you should create a new client record.

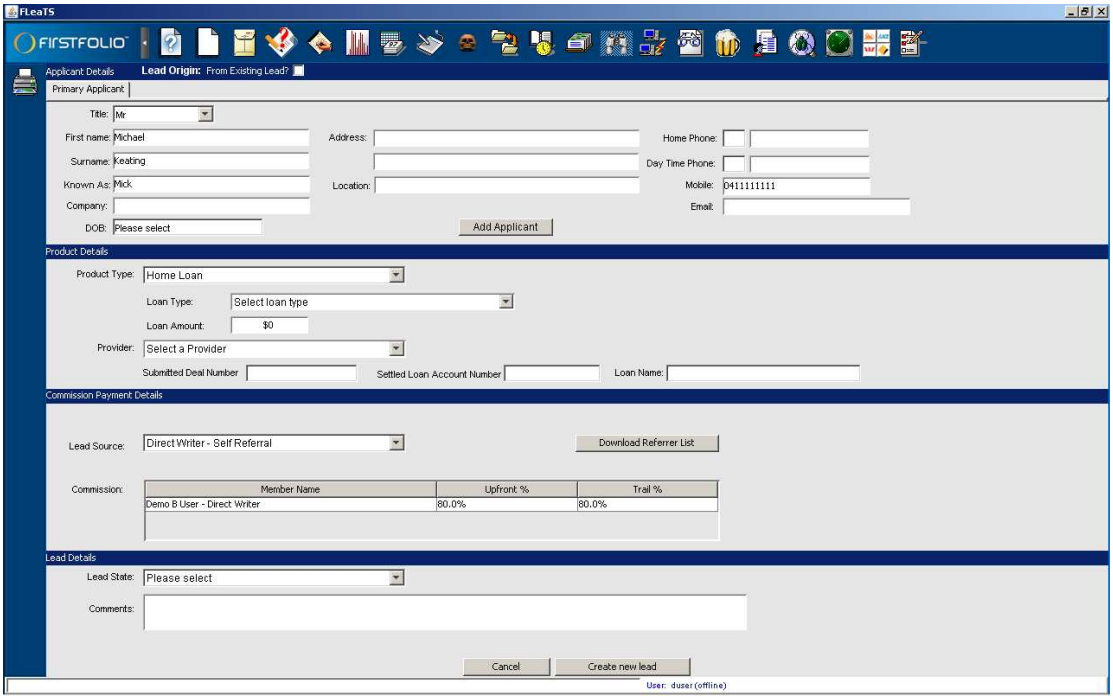
Click the icon. You will be asked to save the current record.



Enter the details and Save.

You will then be presented with the screen below. Enter the appropriate additional information and click .

 © Firstfolio Limited



Return to the main client list screen and exchange.

NCCP compliance

Forms

Several "Forms" have been included in FLeaTS to enable compliance with the NCCP legislation which came into effect on July 1st 2010. These include a Needs Analysis Form and the National Finance Brokers Agreement.

In order to avoid duplication of effort the forms can be auto populated from all data held in FLeaTS client data, Loan Match Data. It is therefore recommended that you set the client up in FLeaTS with as much data as possible including the loan matching scenario so that you can get the most advantage of the auto-populate feature.

It is a Firstfolio requirement that Authorised Credit Representatives use FLeaTS and the inbuilt forms to ensure that you remain compliant with the legislation. If you hold your own Australian Credit Licence Firstfolio strongly recommends the use of these facilities to ensure you remain compliant.

Client Needs Analysis Form (CNA)

Completion of this form ensures that all the necessary data is captured to enable you to make the Preliminary assessment as required by the act. Information contained within the client's record in FLeaTS and the Loan Matching software can be transferred to the CNA avoiding duplication of entry.

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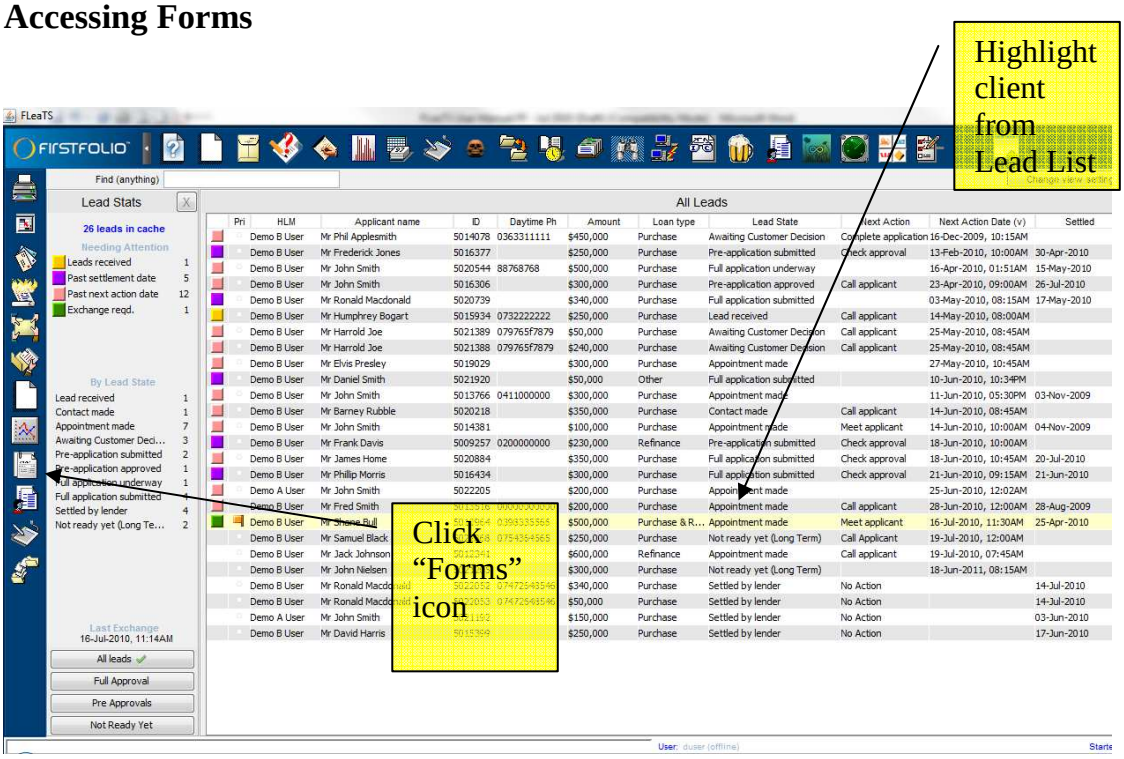
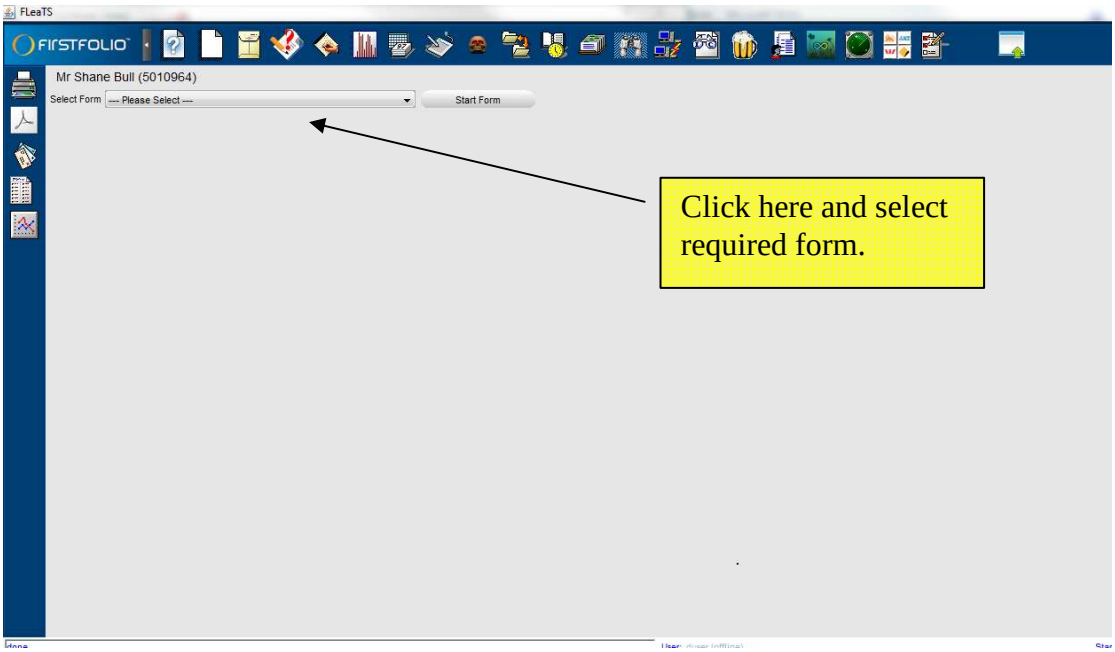
National Finance Broking Agreement and Appointment to Act (FBA)

The FBA is the disclosure document that will be required under the Act from 1st January 2001 except for NSW where that state's legislation still requires this document. In the interests of uniformity and full disclosure Firstfolio requires that Authorised Credit Representatives use this form in all cases regardless of state. It is also strongly recommended that holders of their own Australian Credit licence also use the form regardless of state.

Accessing Forms





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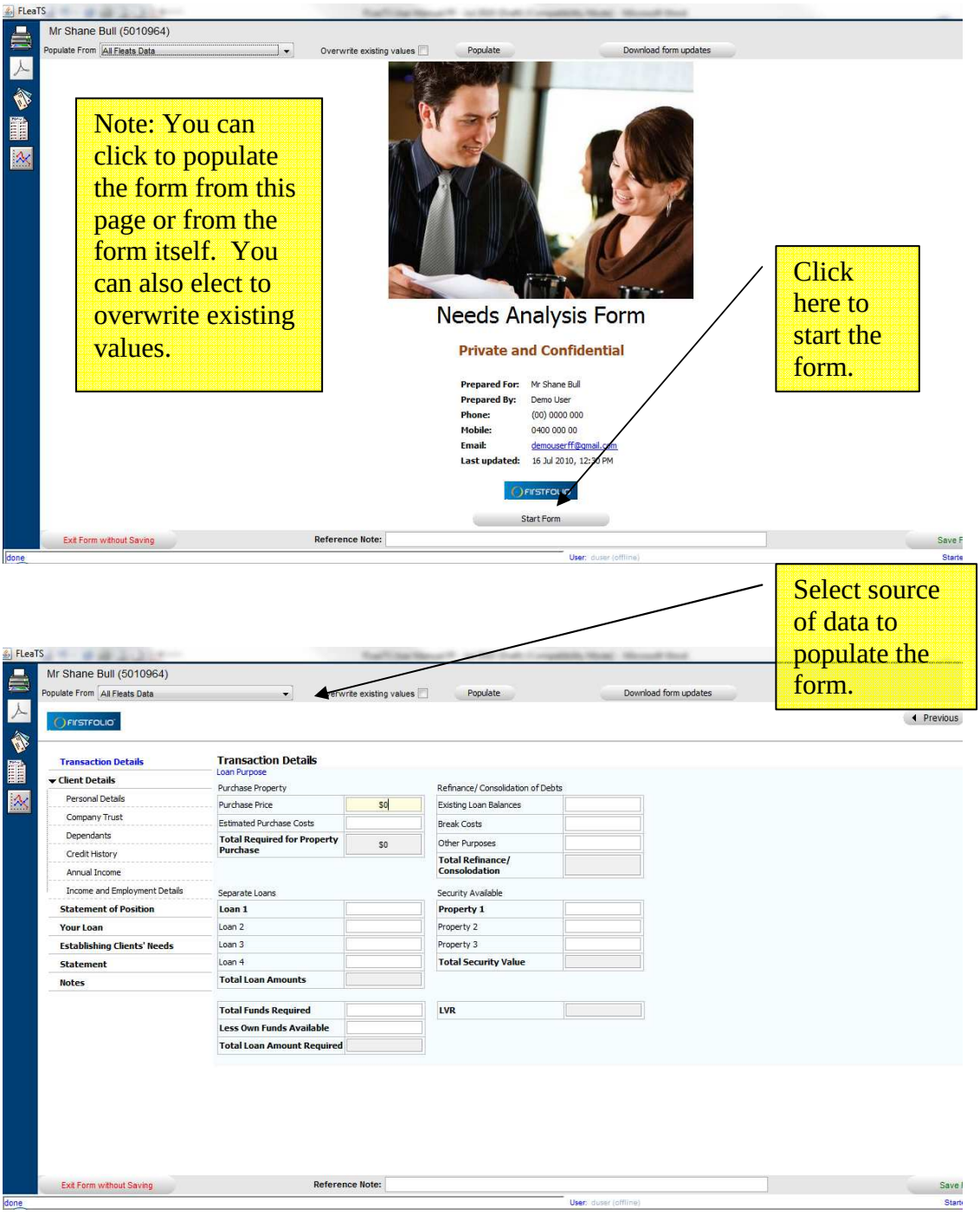
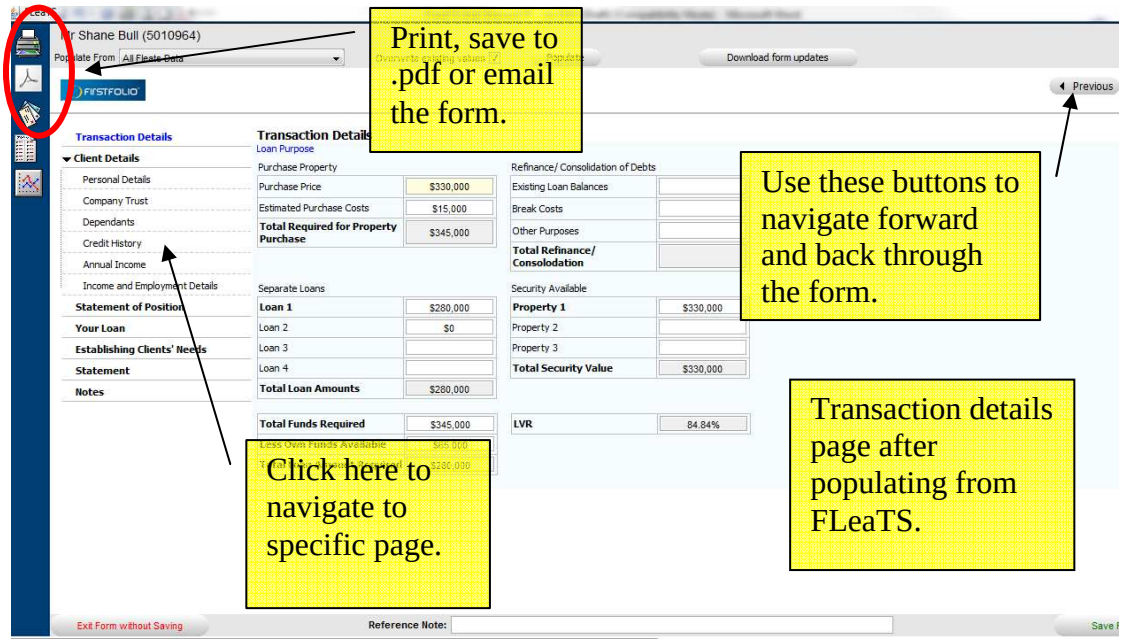


 © Firstfolio Limited



Note: The process for completing all forms is the same.

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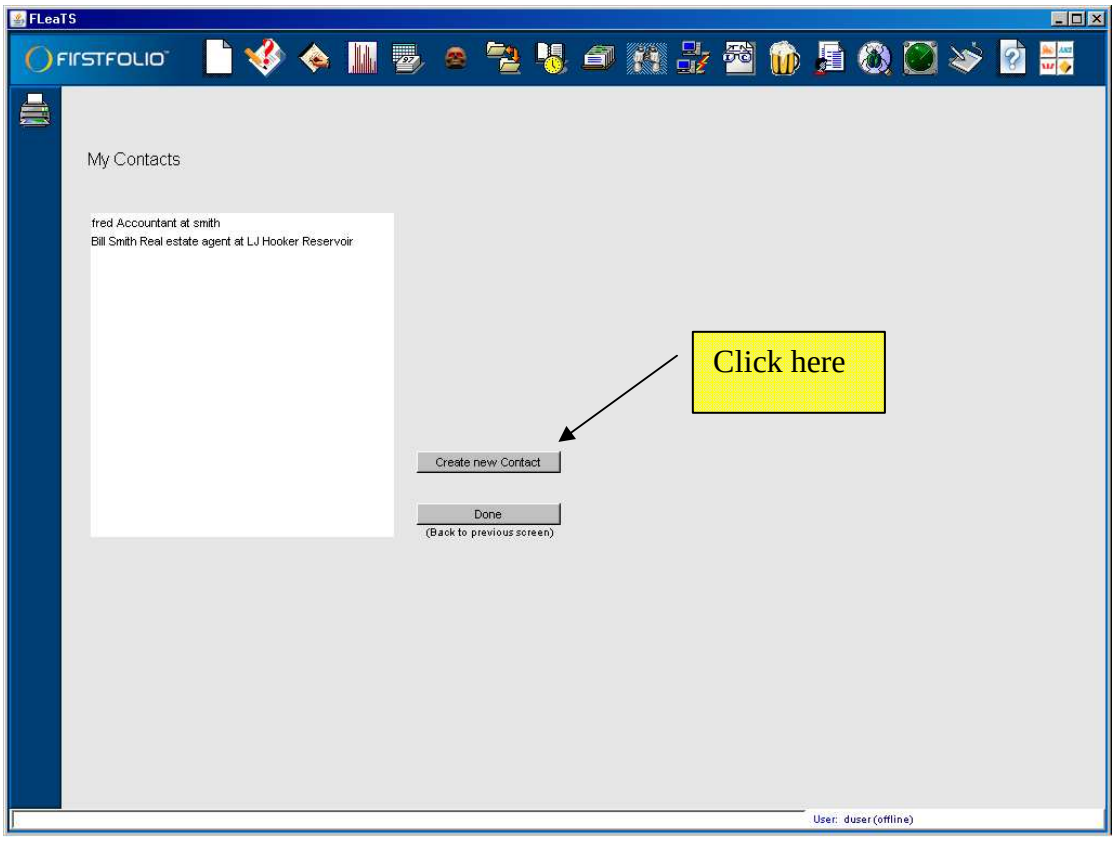
Create a contacts database

FLeaTS provides you with database to maintain all your business contacts.

To set the database up, click the icon.



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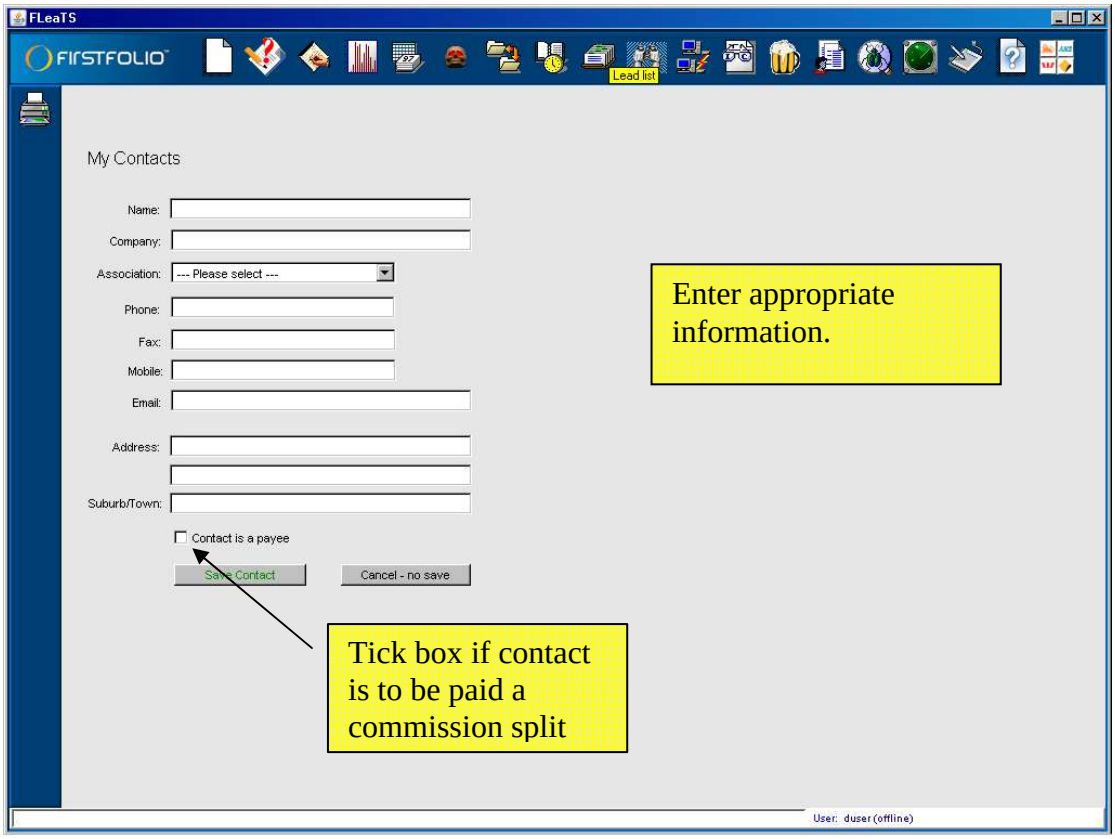

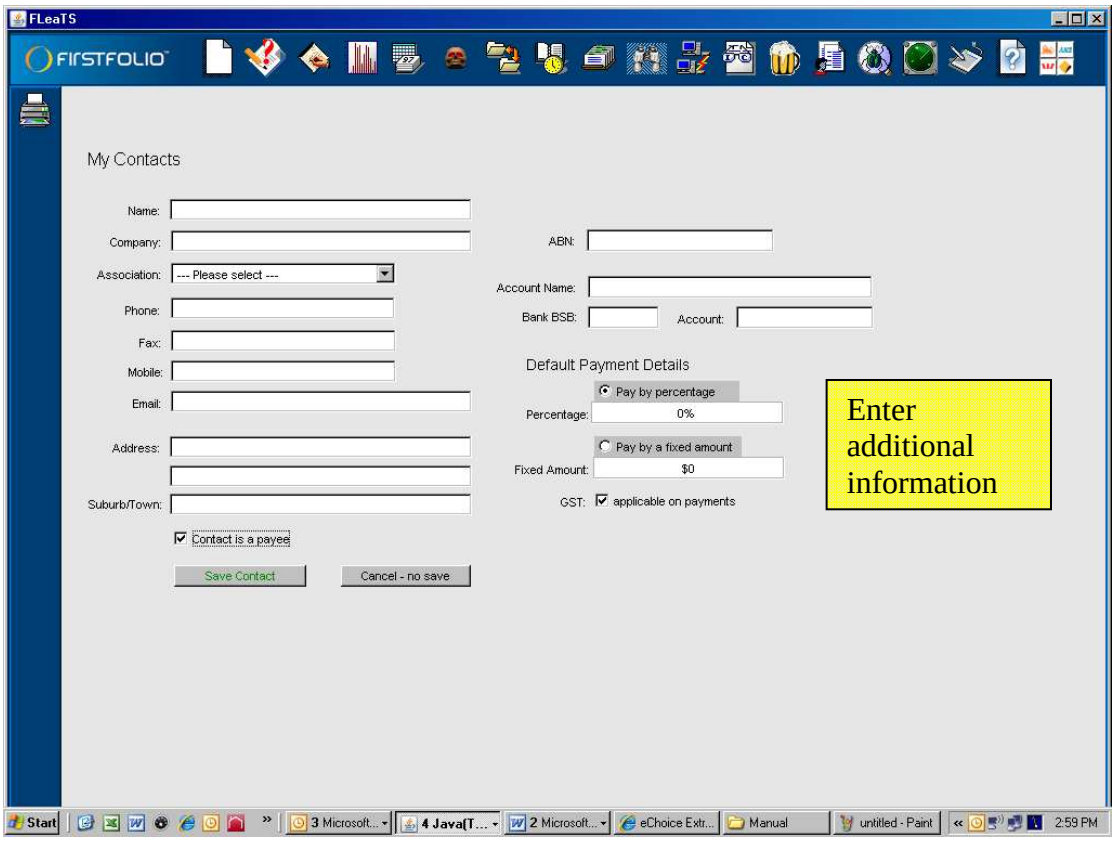

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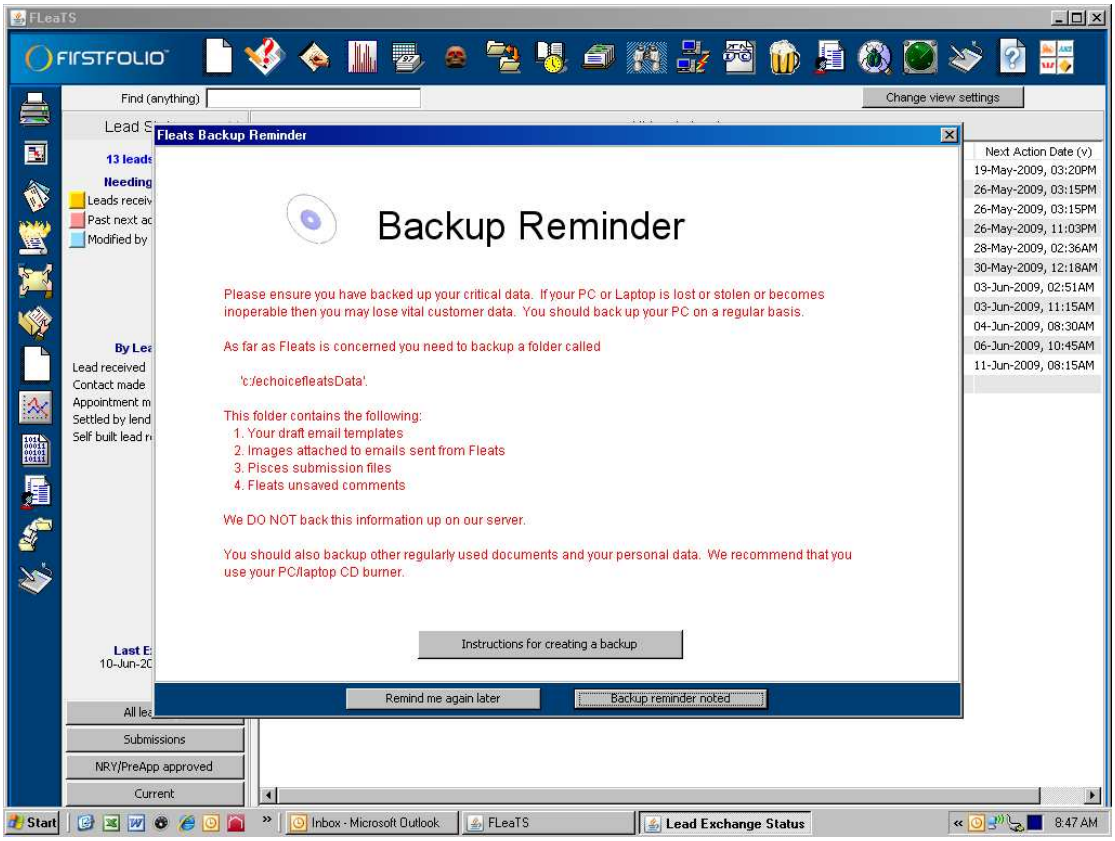
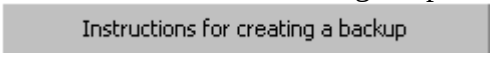
Backing up your records

Whilst most data is replicated on the server and therefore backed up daily there are some system generated files that reside on your own computer. To ensure that you do not lose these in the event of loss or damage to your computer you should undertake a regular back-up routine. The FLeaTS system will remind you of this at various log-on intervals by presenting the following screen.


FLeaTS
FIRSTFOLIO
Find (anything)
Change view settings
Fleats Backup Reminder
Backup Reminder
Please ensure you have backed up your critical data. If your PC or Laptop is lost or stolen or becomes inoperable then you may lose vital customer data. You should back up your PC on a regular basis.
As far as Fleats is concerned you need to backup a folder called
'c:/echoicefleatsData'.
This folder contains the following:
1. Your draft email templates
2. Images attached to emails sent from Fleats
3. Pisces submission files
4. Fleats unsaved comments
We DO NOT back this information up on our server.
You should also backup other regularly used documents and your personal data. We recommend that you use your PC/laptop CD burner.
Instructions for creating a backup
Remind me again later
Backup reminder noted
Next Action Date (v)
19-May-2009, 03:20PM
26-May-2009, 03:15PM
26-May-2009, 03:15PM
26-May-2009, 11:03PM
28-May-2009, 02:36AM
30-May-2009, 12:18AM
03-Jun-2009, 02:51AM
03-Jun-2009, 11:15AM
04-Jun-2009, 08:30AM
06-Jun-2009, 10:45AM
11-Jun-2009, 08:15AM
Submissions
NRY/PreApp approved
Current
Start
Inbox - Microsoft Outlook
FLeaTS
Lead Exchange Status
8:47 AM

The files that require backing up are listed on the reminder. Of course, it would be prudent to take the opportunity to also back-up your other data at the same time. Instructions for backing up can be obtained by clicking on the  button.

Clicking on the button will close the reminder window; however, no back-up will have been performed.

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Reporting a problem

If you think that the software is returning incorrect information you should report this via the Bug button. This will generate an email to the Calculator Administrator.

These reports will be investigated as a priority and results of the investigation reported back to you.

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Menu Glossary

Top menu bar

Top of screen		Lender accreditation entry and management
		Loan matrix
		Set auto exchange times (not compulsory)
		Bug button – report errors
		Set up contacts database
		Request time off leads (for HLMs and LMs who receive company leads)
		Exchange button
		Search
		Client (lead) list
		Diary
		View results of previous exchanges
		Dead and settled leads
		E-app (Pisces) history. Not new submissions.
		Past RCTIs
		Commission forecast
		Final RCTI
		Draft RCTI
		Commission exceptions
		Create new client
		Create loan scenario and prospect

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Side menu bar

	Print
	Create PDF Document
	Broker Resources (BloomSEARCH etc)
	Export to Excel
	Email client(s)
	Make lead Dead
	Reassign lead
	Make appointment email
	Create Split Lead (not new lead)
	Loan qualification, matching and ranking
	Create forms including FBC, Needs Review etc
	Ad contacts to a client's record
	Create new e-App (Pisces) application
	Show commission splits for deal
	Make a note against selected lead

The following additional side menu items appear when you open a client's record:

	Edit client contact and address details
	View client history

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